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public participation program

advisory task force on housing policy

Ontario Task Force

TASK FORCE DOCUMENTS

In addition to the final report, the following background publications are available from the Ontario Government Bookstore, 880 Bay Street, Toronto, Ontario M7A 1N8. Cheques or money orders should be made payable to the Treasurer of Ontario.

Working Papers - \$2 per volume

Vol. 1: A - Housing Issues and Housing Programs

B - Housing Supply

Vol. 2: C - Land for Housing

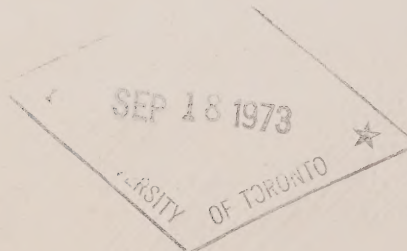
D - Housing Assistance

E - Government and Housing

Report on Public Participation Program: Summary of Briefs and Public Meetings. \$1

The Housing Production Process in Ontario; Ontario Housing
Advisory Committee, April 1973. \$1

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ONTARIO ADVISORY TASK FORCE ON HOUSING POLICY

PUBLIC PARTICIPATION PROGRAM

June 1973



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Ontario Advisory Task Force on Housing Policy

PUBLIC PARTICIPATION PROGRAM

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SUMMARY OF PUBLIC PARTICIPATION PROGRAM

The Task Force's public participation program consisted mainly of a series of public meetings and the receipt of written submissions. Fifty-five meetings were held throughout the province, with a total attendance of about 2,200 persons. A total of 346 written submissions were received by the Task Force.

Solicitation of Briefs

Written submissions were solicited by direct mail and newspaper advertisements. Advertisements were placed in 46 newspapers during January, 1973, announcing the formation of the Task Force and requesting the submission of briefs.

Briefs were solicited directly by mail from a total of 1,450 organizations and individuals through the province, as follows:

Municipalities	947
School boards	176
Professional and research organizations	17
Industry groups and business organizations	23
Social service groups and social planning councils	58
Community and tenants' groups	17
Native peoples organizations	9
Senior citizens organizations	183
Miscellaneous organizations	16
Total	<u>1,146</u> =====

Appendix A gives a list of the newspapers in which the advertisements were placed. Sample advertisements are shown in Appendix B. Specimens of the form letters used to solicit briefs are in Appendix C (general) and Appendix D (municipal councils and school boards).

Written Submissions

A total of 346 written submissions were received by the Task Force ranging from one-page letters from individuals to reports of as many as 70 pages prepared by organizations. These briefs were summarized and analyzed by the Task Force staff; wherever possible this was done in advance of the public meetings at which the authors of the briefs might be expected to appear, but a number of briefs were received after the particular public meeting had been held.

Written briefs were received from the following:

Individuals	114
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Organizations

Health and social welfare organizations	27
Citizen and ratepayer groups	18
Tenants' associations	12
Senior citizens' groups	16
Housing industry and real estate	12
Business and corporations	7
Professional associations and schools	10
Political parties	5
Native peoples' organizations	4
Miscellaneous organizations	11
	<hr/> 122

Public bodies

Municipalities	67
School boards	21
Planning boards	6
Housing authorities	7
Miscellaneous public organizations	9
	<hr/> 110

Total	<hr/> 346
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A full set of the briefs received by the Task Force has been lodged with the Ontario Legislative Library and the Municipal Reference Library at the Toronto City Hall.

A list of the persons and organizations submitting briefs is given in Appendix E.

A detailed analysis of the written briefs is contained in this report.

Public Meetings

A total of 55 meetings were held throughout the Province between February 19 and April 12, 1973. These included general public meetings, meetings with OHC tenants, meetings with municipal and school board representatives, meetings with local housing authority members, and two special meetings in Toronto for industry and professional groups. All of these meetings except those with housing authority members were open to the public and the press.

Places, dates and times were advertised in the newspapers. A specimen advertisement is shown as Appendix F; Appendix G is a list of newspapers in which the advertisements appeared.

The meetings were advertised in 17 local newspapers. Spot announcements were sent to 47 local radio and TV stations (Appendix H). Press releases announcing the meetings were sent to 200 weekly newspapers and 150 radio and TV stations, Canadian Press News, and the Legislative Press Gallery. Special news releases announcing the local meetings were sent to the newspapers concerned.

In addition, notices of the public meetings were sent to everyone who had submitted a written brief or had responded to the original solicitation for briefs. For the meetings in the Toronto area a notice was also sent to 260 persons and organizations on the mailing list of the City of Toronto Buildings and Development Committee. Notices of the municipal meetings were sent to all 947 municipalities and 176 school boards.

Special flyers announcing the meetings with OHC tenants were distributed in public housing projects in the Toronto region, and were delivered through OHC field staff and local management to all public housing tenants in the other areas where meetings were held. Altogether, a total of 29,000 meeting flyers were distributed. A specimen flyer is shown in Appendix I.

Meetings of various kinds were held in the following 11 centres: Windsor, London, Kitchener, Hamilton, Thunder Bay, Kenora, Sault Ste. Marie, Timmins, Moosonee, Kingston and Ottawa. In addition, there were a total of 17 meetings of various kinds in Metropolitan Toronto and the surrounding area.

The list of all the meetings which were held is contained in Appendix J, and a summary of the public meetings follows:

<u>Type of meeting</u>	<u>Number</u>	<u>Total Attendance</u>	<u>Average Attendance</u>	<u>No. of Speakers</u>
General public	17	1,051	62	166
OHC tenants	13	825	63	136
Municipalities and school boards	16	249	16	117
Industry and professional groups	2	35	18	17
	<u>48</u>	<u>2,160</u>	<u>45</u>	<u>436</u>

In addition to the meetings open to the public, seven meetings were held with members of local housing authorities, at which a total of 18 authorities were represented by 53 persons. A list of these meetings is given in Appendix K.

The format followed at the public meetings was generally the same. Each meeting was attended by several members of the Task Force, generally averaging four members, though some meetings were attended by as many as eight or nine Task Force members, and some by as few as two members. Persons or organizations who had previously submitted briefs were requested to present an oral summary, they were usually followed by persons wishing to present briefs for the first time. Following these, other persons attending were invited to offer their views. All persons speaking at the meetings were questioned by the Task Force members concerning their statements. Notes were taken of all the meetings, and were subsequently compiled into a document for reference purposes, which have been filed with the Government.

The 350 written briefs which were submitted to the Task Force ranged from single-page letters to extensive and comprehensive reports running up to 70 pages. They were received from a great variety of sources--individuals, tenant groups, social agencies, community organizations, industry and professional groups, municipalities and school boards. Many of these briefs were explained in greater detail at the public

meetings, and additional views were expressed by a number of speakers at these meetings.

The summary which follows is a compilation of the views expressed in the written briefs and at the public meetings. The opinions and recommendations offered represent the views of the persons involved, rather than the Task Force. Specific recommendations or comments are not attributed in this summary to the persons making them, except where required to provide a better understanding of the question. The written briefs and summary meeting notes are available for public inspection at the Ontario Archives, at the Legislative Library in Queen's Park, and at the Municipal Reference Library in the Toronto City Hall.

A. GOVERNMENT AND HOUSING

All the submissions dealt one way or another with what government should do about housing.

Policy

A few submissions thought housing should be made a high or top government priority; others, through their recommendations, implied that it should.

Opinions as to the desirable degree of government intervention in housing varied considerably. Representatives of the housing industry said that direct responsibility for supplying housing should be left to the private sector, which usually can do the job better. They considered as legitimate and necessary indirect government assistance, in the nature of funds for municipalities to service land and lower interest rates for house buyers.

Others recommended massive government intervention--in supply, in making home ownership possible for everyone, etc. Most submissions, though, settled for a middle position--government should intervene to the extent that private enterprise cannot or will not produce adequate housing.

Many of housing industry's submissions gave priority to home ownership and ways of making ownership available to low-income people. Home ownership, they said, has individual as well as societal benefits and government subsidies should,

therefore, be directed toward helping people become self-sufficient, rather than making them permanently dependent on public support.

Recommendations on the degree of government intervention were coupled with appeals for clear, defined housing policies. Many briefs noted that the absence of policies exists at all levels of government and declared it a major problem. Many briefs attributed the absence of policy partly to the lack of research into supply and demand, into the social implications of housing, and in general into the causes and extent of the housing problem.

Strong appeals were made that the social implications of housing be considered and a social housing policy be developed. Government policies, said several briefs, should recognize that housing is a social right, not simply a marketable commodity. The housing industry, therefore, should not be used as an economic tool to adjust the economy. To redirect thinking along these lines, land, said one brief, should be regarded as a resource rather than a commodity. Others suggested shifting emphasis from profit to the provision of housing by encouraging non-profit organizations (labour unions, cooperatives, etc.) to enter the housing field.

Frequent reference was made to the need for a comprehensive housing policy--one that would include policies on transportation, recreation, health and education. Of particular concern here were conflicting or poorly integrated policies of different government departments, including: industrial relocation without a housing policy; delays caused by the introduction of regional government; the impact of the Toronto-Centred Region concept. Policy coordination at different levels of government was also considered essential. It was suggested that the Province establish a workable coordinating framework for a multi-level governmental approach to housing; and that it take account of federal and municipal planning objectives to avoid overlapping and conflict.

Housing policies in the past have tended to focus on suburban land. It was pointed out that policies are needed for developed areas, especially city core areas. Emphasis here was on rehabilitation, redevelopment of obsolete industrial and commercial lands, medium-density low-rise housing instead of high-rise high-density. Most agreed that

change must occur, but they considered it vital that changes be integrated into existing neighbourhoods. To ensure compatibility of new development, citizen involvement in redevelopment planning and alternative low-income housing (e.g., cooperatives) were suggested.

In determining guidelines for policy, public participation was frequently recommended.

Government: Relations and Responsibilities

Most comments on the structure of government activities affecting housing came from municipal governments although school boards, public agencies, citizens' groups, and the housing industry commented as well.

General criticisms of government's role concerned the complexity and confusion of activities, resulting in duplication, evasion of responsibility, an unrealistic financial bureaucracy, poor coordination, lack of comprehensiveness. For example:

- Insufficient notice to municipalities about The Registry Amendment Act caused further delays in housing production;
- Housing policy is interdependent with transportation, economics, health and welfare, but there is no provincial coordination;
- Because the provincial government forces municipalities to rely on property tax, they have a vested interest in seeing property values rise, thus raising housing costs;
- With no role in the formulation or implementation of policy, municipalities cannot provide their citizens with needed housing.

Most recommendations to solve these problems concerned decentralization of government activities, including delegating federal responsibilities to the province, and provincial to the municipalities, and thence to the citizen. (The federal role, in fact, received little attention.) Most briefs favoured delegation of provincial powers to the regional or local level. Some warned, however, that this must not become simply an additional level of government control; too, some felt that regional government is the

province's way of increasing its own power at the expense of the municipalities.

The municipalities claimed that as they are closest to the people, they can best assess housing needs and develop policies. Citizen groups tend to agree because community involvement is more easily accommodated at this level. If renewal and housing were controlled at the local level, said the municipalities, they could integrate housing policy with official plans and zoning by-laws, and thus get their priorities in order. (At present, municipal land controls are not binding on the federal or provincial governments.) Legislation would be needed to allow municipalities to carry out these additional responsibilities, as their regulatory powers (zoning by-laws, etc.) are inadequate.

At the same time, many submissions suggested that municipal housing activity be directed by provincial guidelines to ensure consistency. Some supported greater provincial control where municipal governments were not doing their job. Generally, the briefs implied that broad policy objectives should come from senior levels, whereas the local level should see to program development and implementation, development control (including demolition and conservation), land banking, and servicing.

For the role of municipalities to be meaningful, it was pointed out, responsibility must be accompanied by funds. Grants, specifically unconditional (or block) grants, from the province and possibly from the federal government were recommended. Other recommendations considered possibilities for reform of the municipal revenue base (e.g., more provincial funds for education and transit to relieve dependency property tax). More equitable distribution of the tax burden was also a concern.

Another block of opinion expressed the need for a change in the attitude of government to allow for greater participation by citizens and interest groups in the development of policies and planning for housing (an additional degree of decentralization). These recommendations came from a variety of sources, including municipalities, community groups, social agencies, individual citizens, and the housing industry.

Greater consumer involvement was recommended as a method of determining housing need, as well as increasing people's awareness of housing issues. A structure for citizen

involvement was generally not indicated. However, some suggestions included placing representatives from citizen groups on policy formulating bodies, and establishing housing committees of local citizens to advise councils. Ways for tenants to become involved in the planning and management of public housing were also suggested, particularly by tenants themselves but also by social agencies and municipalities. Only one group considered a detailed participation structure. They pointed out that government endorsement of community involvement in housing, planning and related areas, must be translated into general guidelines and, moreover, that adequate long-term financing must be provided to groups qualifying under the guidelines. A number of submissions mentioned the need for funding community groups. Very few briefs, on the other hand, held the view that citizen groups obstruct government efforts.

Requests for greater consultation between citizens and government also came from some members of the housing industry.

Some members of the housing industry requested that more consultation take place between them and the government.

Organizational Changes

To clarify the role of government in housing and make it more efficient, some submissions considered various organizational changes. Some recommended the creation of a provincial Ministry of Housing, or some such comprehensive body, to ensure comprehensive planning for housing.

Some felt that the Ontario Housing Corporation (OHC) should be an integral part of any organizational solution; others simply noted the need for greater accountability on the part of OHC. One submission, looking in detail at the history and performance of OHC, concluded that it should remain an independent corporation to ensure a flexible and innovative approach to the provision of public housing.

The council of Metropolitan Toronto was concerned with the inadequacy of present methods of planning for and providing public housing, particularly the present inequitable distribution of public housing units among the municipalities of Ontario. One of Metro's difficulties stems from the existence of two public housing agencies--OHC and the Metro Senior Citizen Housing Corporation. Differences in management and financial arrangements lead to confusion,

inequities and higher costs. Metro would like to take over all public housing on an improved funding basis, or, if this is impossible, turn its senior citizen housing over to OHC.

The Association of Ontario Housing Authorities criticized OHC's structure and procedures as they concern the authorities. They have found that appointing the chairmen by agreement among the three levels of government often results in the appointment of inexperienced people. They recommended that each authority appoint its own chairman. They were also concerned with vacancies among personnel--one authority, they said, has been short three members for the past three years. They recommended, too, that members be reimbursed for their time. Another criticism concerned the difficulty of achieving community involvement in areas managed directly by OHC. They advocated housing authorities for all communities with more than 100 to 200 public housing units and cited Kitchener with its 1000 units directly managed by OHC as a good place to start.

The need for serviced land and government responsibility in this area was considered by many submissions. Two housing industry briefs suggested a provincial Urban Land Services Commission. One group recommended an independent research agency to conduct housing research to provide data to local agencies, developers, and citizen groups.

Housing and Schools

School boards were concerned with the impact of housing on schools. A major complaint was large concentrations of public housing. In general, however, a plea was made for more comprehensive planning, considering the relationships between housing and schools as well as relationships to other services.

At the provincial level, school boards were disturbed by the lack of cooperation between the Ministry of Treasury, Economics and Intergovernmental Affairs (TEIA) and the Ministry of Education. TEIA approves new subdivisions but the Ministry of Education will not provide funds for new schools until basements are in the ground; schools, therefore, are not ready in time. Also, Ministry of Education grants are based on assessed value of land rather than on real costs; some boards find they cannot meet the needs of rapid growth; so many new sites are required that no funds

are available for rehabilitation of older schools.

The school boards recommended more comprehensive planning and better coordination between ministries. They suggested that developers of new subdivisions supply land or make cash payments towards sites for schools as a condition of approval. (The cash system was noted as making possible the equalization of costs between developers.) They also recommended that developers be required to specify in advance the exact categories of housing to be built, as each type generates a different pupil yield. It was suggested that where location or other factors (proximity to airports, etc.) require special construction, (sound-proofing, etc.) the extra expense be borne by the developer. If development were directed to downtown locations, said the school boards, efficient use could be made of existing schools. At the same time, they noted the need for research to better understand intra-city movement and the general relationship between housing and the school environment. The tax on real property was considered an inappropriate and inadequate method of financing education.

The boards thought these problems could be alleviated somewhat at the local level if they had a voice in local planning. Legislation to ensure the school boards full voting representation on planning boards was recommended, although some recommended simply better communication.

Governmental Controls

Together with a concern for the absence of definite housing objectives and policies, it was frequently pointed out that development controls have a negative and restrictive impact on housing. Many current housing problems, it was suggested, are a reflection of this lack of positive, creative input from government.

The Approval Process

Delays in government approval processes were a major area of criticism. These came largely from municipalities and developers. Municipalities claimed that development has been held up by delays in provincial approval for amendments to official plans and by lack of action by the Ministry of the Environment on sewage disposal systems. Developers complained about the lengthy subdivision approval process.

Small municipalities and individual citizens discussed the difficulties of obtaining approvals for severances, minor variances and strip development. It was said that "Toronto planners" do not understand local conditions and tend to overlook municipal goals and strategies. (In one area, said one brief, the province has refused to allow a registered plan of subdivision for ten years; now provincial recreation development plans will be bringing in construction workers for whom there are no homes.)

It was pointed out that the length of time required to obtain all the necessary approvals favours large developers as only they have the resources to finance such lengthy delays.

Decentralization of the administration of planning controls and regulations and/or time limits for comments and approvals were the most commonly recommended methods of decreasing the time/cost of approval processes. Some municipalities suggested that the province should retain the right of appeal but should delegate approvals to the new regional municipalities. Others favoured control at the local municipal level or simply recommended decentralization with no proviso as to where.

Other suggested methods for streamlining the approval process were greater coordination between agencies, a planning coordinator to assist developers through the process, standard development criteria for the province, a provincial development policy manual, and simply requests to streamline the process. A Ministry of Housing or similar agency was recommended as a short-term solution while better methods are studied.

Standards

By and large, standards were felt to be unnecessarily high or restricting, thus adding to cost.

Servicing

Recommendations to reduce servicing standards to reduce costs came largely from the building industry and smaller municipalities, particularly those in the north. Servicing standards, it was noted, need not be the same for the whole province, as conditions vary. Sewage treatment and disposal

received special mention: lagoons to replace sewers, definite standards for septic tanks and holding tanks, a review of the ban on upstream sewage treatment plans, and so on.

Registered Plans of Subdivision

The builders were the main source of complaints about unnecessarily high subdivision standards, although some municipalities and individuals agreed. Requirements for road widths, type of curbs, sidewalks, lot sizes, and paving were mentioned. Planners were criticized for judging developments on the basis of their personal standards (e.g., notions about urban sprawl and nice looking lines on maps). One municipality complained that the lack of uniform standards for subdivisions led developers to build outside urban areas.

Zoning

Nearly everyone complained about zoning controls, mentioning primarily its inadequacy as a tool to control development. It was called antiquated, ill-adapted to contemporary needs and possibly inimical to social goals. It was further accused of preventing innovation and modifications that could otherwise be used to take advantage of special locations.

Legislation was recommended to give municipalities control over site plan approvals, demolition, design, and interim zoning; and to allow them to require the use of social criteria and the involvement of citizens early in the planning of development.

Some municipalities said that in the absence of provincial initiative, they are introducing their own programs. One, for example, is considering amending its zoning by-law to permit agreements between council and developers for the construction of single and multiple family units on under-sized lots in "special development areas" within larger subdivisions, for sale at a fixed maximum price. On the other hand, one submission presented a plea for regulations to prevent developers from "putting more and more houses on less and less land". A number of submissions were concerned with the need for increased densities, but in the low rise, medium density range rather than high rise, high density

development. Smaller lots and different sized homes for different sized families were suggested. Also, it was pointed out that parkland dedication should be related to densities as the five percent open space dedication is no longer adequate.

One author suggested eliminating zoning entirely because, he said, it limits competition and prevents the rational use of land.

Building Codes

A number of submissions made appeals for one overall building code flexible enough to permit innovation, mainly to allow for mass production of housing. Developers favoured a standard code, too, for they could then move more easily from one area to another. Present building codes were criticized as being too strict (preventing innovation), and too high (e.g., large minimum floor space requirements). A suggestion was made to modify building codes to allow for partial completion of homes so that buyers could buy at lower prices and finish their homes themselves with added psychological satisfaction.

Mobile Homes

A number of submissions recommended provincial standards for mobile home design and construction. Including mobile homes under The Landlord and Tenant Act and improved tax arrangements were also suggested. The use of zoning or building by-laws to exclude mobile homes was criticized.

Licensing of Contractors and Builders

Several submissions complained of poor construction, shoddy workmanship, unfinished work, etc. Licensing of contractors and builders was recommended. One member of the Ontario Legislature went into detail as to how this might work and what initiatives have already been taken by his local council. Better inspection and enforcement of building codes were also recommended.

Government Housing Programs

Most of the comments on housing programs concerned the

proposed amendments to the federal government's National Housing Act and the role of the province vis-a-vis these amendments, as both will affect municipalities. The comments came mainly from the larger cities.

In general the proposed amendments were applauded, especially those relating to rehabilitation and neighbourhood improvement (NIP). It was frequently requested that the province supplement the federal programs. One submission pointed out that the province should act quickly either to accept the federal programs in principle and begin drafting legislation and negotiating agreements, or to start its own programs. The general impression given was that programs like these are very much needed, regardless of who initiates and funds them.

There was much concern, however, about how such programs would be implemented. Municipalities and officials were strongly of the opinion that administration should be local. The Mayor of Toronto pointed out that NIP funds to permit adequate maintenance of public services and facilities are essential to neighbourhood improvement and stability. He felt that funds for this purpose should be dispensed by the city as it has the experience and familiarity with problem areas. However, as he pointed out, NIP funds will be controlled by federal-provincial agreements and, furthermore, it is not clear who will actually select the neighbourhoods to be funded. In other program areas as well, comments or criticisms were usually accompanied by an appeal for local administration, if not control.

The restriction of funds to designated NIP areas was widely criticized. The need was said to be much broader. It was suggested that the province make rehabilitation funds available for all types of housing and for neighbourhood maintenance. Administrative costs and staff training were also noted as areas where financial assistance will be needed.

Several suggestions were made concerning problems allied with the need for programs for rehabilitation or neighbourhood improvement. Of particular concern was the danger of depleting the stock of low income housing.

- The Assessment Act should be amended to provide a three to five year moratorium on increased assessment resulting from improvements made to bring a house up to standard.

- Rent supplement could be combined with the rehabilitation program to prevent "white painting".
- Planning changes are needed to steer redevelopment away from stable residential areas (e.g., legislation to give municipalities demolition control and control of housing standards).
- Need for policy decisions by public lenders (particularly OHC) not to lend for redevelopment in stable residential areas, and encouragement of private lenders to adopt similar policies.
- Federal income tax legislation should be amended to penalize absentee landlords who use their property as a tax shelter and do not maintain it.
- Fire insurance should be available to those contemplating repairs. The province should either require private companies to insure "red lined" areas or provide direct insurance itself.

There were other criticisms and suggestions regarding the proposed NHA amendments:

- Conversion of older homes to multiple units should be covered.
- Standards for rehabilitation of older homes are too high.
- NIP funds should apply to the acquisition of obsolete commercial and industrial areas or infill lots in and outside NIP areas.
- Oppose need for agreements between federal and provincial governments before city residents outside NIP areas can get rehabilitation loans.
- Restricting loans to family housing was opposed; some of the worst problems are with rooming houses, flats over stores, etc.
- "Forgiveable loan" as a funding mechanism to low income people was opposed. This is a grant and should be called a grant; otherwise people will be discouraged from using it.
- Maximum on "forgiveable loan" is too low.

- Funding level of programs is pitiful.
- Loans and grants should be made directly to community groups who will own and operate community facilities or low income housing. (Not to do so is incompatible with programs encouraging the creation of a strong cooperative and non-profit force and restricts citizen participation.)

Cooperative and Non-Profit Housing

In general, non-profit housing was favoured; it was recommended that the province supplement federal programs of assistance. Submissions from the Metro Toronto area, particularly, supported this type of housing because of its self-help and community involvement aspects. One brief suggested the province could purchase land to lease to co-ops and non-profit organizations for such projects. Another noted that the 10 percent capital grants proposed by the federal government will not penetrate the low income housing problem as it will permit only a minor rent reduction. It was recommended that non-profit and co-op housing be assisted in order to serve the same income ranges that public housing does.

Land Assembly

Again, requests were made that the province supplement federal funds to allow municipalities to land bank substantially. There was some concern that inner city needs are being ignored. For example, it was pointed out that inner city areas will compete at a disadvantage (due to the cost of land in inner city areas) for funds allotted to new communities and land assembly programs. It was recommended that the NHA be amended especially to provide funding for cities to acquire inner city land for redevelopment. This was seen as interim financing pending sale of the land for a project compatible with the city's plans. A provincial contribution or provincial initiative in setting up a short-term loan fund was recommended.

B. LAND FOR HOUSING

From comments in the briefs and at the public meetings, it is clear that the high cost of land is generally accepted as the major factor in the high and rising cost of housing.

Although some briefs suggest that land is a scarce, non-renewable resource and as such does not respond to the laws applicable to manufactured value-added goods, it is generally agreed that limited supply is causing land prices to rise.

In some parts of the province, residents note that the supply of raw land suitable for housing is limited by the terrain and by speculators who control much of the suitable land. In Sudbury, for example, the Shield, muskeg and rough terrain limit the amount of suitable land, while speculators, it is argued control all the suitable land around Thunder Bay.

The allegation that large developers control most of the developable land is not confined to the north. Individuals and small developers say they are hard pressed to find building lots in many locations.

Even more briefs, however, identify the lack of serviced land as the critical factor and claim the land speculator profits from the resulting lack of competition in the land and housing market. (Land speculation, it was said, can increase prices up to 800 percent.) There was, however, no consensus on the cause of the shortage nor on the means of remedying it. Three types of constraints on the supply of

serviced land were identified: those applied by the municipality for planning reasons; those applied by speculators and developers who wish to limit the supply on the market at any one time; and those applied by the province which, through subdivision approval, municipal reorganization and development policies, limits the supply.

Municipal

Some briefs said that municipalities have used planning to maintain a balance between residential and commercial/industrial assessment and to limit urban growth. High service standards, ostensibly for health and safety reasons, have been used to raise assessment or limit development, according to some submissions. In addition, the large minimum lot size raises costs and restricts supply.

Several briefs asserted that municipalities cannot afford to supply serviced land in advance of need, and that to reduce capital costs of hard and soft services they have undertaken agreements with developers requiring the developer to lay out such capital costs. The consumer pays for these services in the price of a new home, while his taxes subsidize the improvement of services to older neighbourhoods. It was pointed out, moreover, that package deals between municipalities and developers for servicing produce initial economies for the municipality but in the long run favour the development of large land holdings and lead to large developers gaining a monopolistic position in small communities.

Speculator/Developer

Land speculation is noted as a principal reason for soaring costs. It is generally agreed by the public that high speculative profits are unjustified, particularly where no development or servicing has occurred. It is the anticipation of servicing that causes the price of raw land to rise. The housing industry claims that the terms "developer" and "speculator" are used interchangeably, whereas they are in fact not the same at all. The developer puts equity into a development but a speculator simply buys, holds and sells at a profit. Even so, according to some briefs, the profits resulting from servicing are unreasonably high; an example was cited of seven acres which sold for \$5,000 in 1967, for \$15,000 in 1968, and then for \$48,000 to a builder after subdivision.

Accusations that developers withhold serviced land to raise prices were dismissed as "unlikely" by industry spokesmen. In their view shortages are created by limited servicing programs, restrictions on subdivision approval and a slow subdivision approval process.

Provincial

High costs, due to high service standard and a lengthy subdivision approval process, are passed on to the consumer, in the view of the housing industry. One industry association cited an example of approvals which should need only 10 months being delayed 20 or 30 months.

Although the strongest opposition to high government subdivision and severance standards came from the development industry, this view is supported by municipalities, planners and the general public who contend that, by reducing road widths, storm sewers and expensive sewage services, the cost of home ownership could be reduced. There was, on the other hand, some opposition to the reduction of service standards.

In one or two instances regional government creation was noted as limiting the supply of serviced land because municipalities hesitate to undertake development in the months between the regional government announcement and its effective date.

It is felt, too, that other federal and provincial government policies and activities are not sensitive to housing problems. For example, the Toronto-Centred Region plan designates "growth areas" causing such areas to come under particularly strong development pressures but does not provide special funding for services to municipalities in these areas. Ontario Hydro was cited as an example of a provincial agency "hoarding" land. Many of the briefs originating in Ottawa indicate the National Capital Commission lands, particularly the green belt, as a source of suitable land. Only one brief defended the green belt as a way to limit urban sprawl.

Taxation

Changes in taxation policy are directed to limiting speculation profits or alleviating municipal reliance on the property tax.

It was recommended, mainly by municipalities, that the municipal dependence on property tax, which often leads to "planning for assessment", should be reduced; education costs should be removed altogether from property and alternative sources of revenue considered.

Taxing land according to its potential value was seen as a way of curbing speculation and stabilizing land prices to promote development. "Site value taxation", or a heavy capital gains tax on the sale of unimproved lands, was suggested. To relieve farmers of these increased taxes, it was recommended that development rights on such land be transferred to the public. Relating rural taxes to income rather than acreage was also suggested.

Opposition to changes in taxation to limit speculation states that a tax on speculation would be passed on to the consumer.

Servicing

There are two general solutions discussed in the briefs: lowering service standards, and stepped-up servicing programs.

The object of reducing standards is to reduce the costs of servicing land, thereby lowering the cost of houses. The effectiveness of this approach is disputed. It is suggested that the capabilities of existing service facilities constitute an over-supply of services and that some research be done to determine whether current high service standards can be reduced without sacrificing quality. Some suggested acceptable lower minimum standards would be decreased road widths, ditches instead of storm sewers, and gravel roads. It is also suggested that the minimum lot size be reduced, that a uniform land servicing standards code permitting lower standards be adopted, and that subdividers not be required to provide facilities exceeding minimum standards. Another suggestion was to service a new development at a standard no higher than existing developments nearby. At present, service subsidies are granted only on the basis of high standards of servicing.

In any case, contended some briefs, servicing should relate to function rather than to arbitrary standards. Some briefs went so far as to suggest, for example, that residential construction go ahead without sewers, using individual household treatment appliances instead, or that development

be allowed on the perimeter of farms near roads and services, thereby preserving good farmland while reducing the need for access routes. One brief suggested that subdivision is possible in advance of trunk sewers if the homes, on septic tanks, are built on every third lot; when sewers are supplied, the remaining lots would be released.

The other side of the argument is that the savings from reduced standards would not be passed on to the consumer and that any savings that do result would be negligible because servicing costs are relatively insignificant in the total cost of serviced land. Projects with reduced standards (e.g., zero lot lines) show that land itself is the major price factor; reducing servicing costs, therefore, will not automatically lower house prices.

A widely supported method of price reduction is to increase the supply of serviced land. A large supply, according to this argument, would allow competition to force prices down. This method is especially popular among the development industry as an alternative to government land banking. There is no shortage of raw land, they say; there is a shortage of serviced land. Therefore, government funds would be more useful if spent on servicing, rather than on land banking. Estimates of the amount of serviced land necessary to stabilize prices varied widely from twice as much land as needed for development at one time to ten percent of future need.

Generally, it is accepted that the municipalities should be responsible for servicing and that senior levels of government should provide the funds, preferably by means of unconditional grants. The implication is that funding for such servicing programs would be separate from municipal budgets. One brief suggests a provincial Urban Land Services Commission be established to provide all essential services. In especially difficult or expensive cases, it was recommended that the province undertake a servicing program.

There are objections, however, to increasing servicing programs as a means to alleviating the present housing situation. Land servicing was seen as an additional subsidy to developers that would not be recovered. Several submissions claimed that increasing the supply of serviced land would not increase competition because most developable land is controlled by a handful of large development companies. Also, one author pointed out, the commodity (serviced land) is finite whereas the demand is not. Municipalities and

school boards say that increased development stimulated by servicing would cause them to incur heavy soft service costs for schools, recreation facilities, and the like.

Land Banking

Government land banking is advocated as a means of regulating land prices: large tracts sold below market value would lower housing and land prices, so the argument goes, by reducing the activity of land speculators. There seems to be some confusion about whether land banks need to be serviced before they can be used effectively to affect prices. Although many briefs discussed a land banking program only generally, they seemed to imply the land would be serviced before disposition.

One view was that land banking should be carried out, not to provide developers with cheaper land, but to ensure extensive construction of housing by the public sector. It was suggested that land banking could also be used to implement planning by determining land use and rate of development, to provide land for non-profit housing, to provide land for subsidized housing, and to recycle serviced land in the city core.

The submissions do not provide any consensus on the extent of the land banking program necessary for the various purposes noted. Current land banking programs (e.g., Malvern) were called too small. Estimates vary greatly, from all the raw development land needed in one area for the next ten years, to 25 percent of development land needed per year. It is suggested that to be effective land holdings need to be dispersed. It is also suggested that research be conducted to determine the amount of land that would have to be released yearly to control prices.

Similarly there was no agreement as to which level of government should be responsible for banking land. Although many submissions seemed to imply provincial land banking, there were recommendations that land banking be undertaken by:

- regional area municipalities in conjunction with the regional housing authority;
- a regional development authority similar to the Ontario Housing Corporation;
- a crown agency established to assist municipalities in land banking schemes;

- a provincial-municipal partnership
- the province, provided it then make the land available to municipalities at cost.

Discussions on funding, of course, related to the level of government responsible for land banking. It was recommended that funding for land banking by municipalities should be 75 percent federal and 25 percent municipal-provincial, or that the federal government should block lend to the province, which would in turn block lend to the municipalities. One brief called for a public trust fund contributed to by prospective house buyers.

The specific suggestions as to how land might be assembled involved expropriation, either to limit speculative profits by real estate interests, or to acquire undeveloped farm or vacant land owned by speculators. One brief recommended the province be given first refusal rights to purchase farm land that comes on the market.

Aside from the caution to avoid selling land banks by calling for tenders, most submissions assumed that lands would be sold on the open market either at low prices to force land prices down, or at market prices so that the government could realize some of the profits resulting from servicing and planning. Some cautions were also voiced regarding the rates at which these lands would be released on the market. In one example cited, the municipality checks prices by not disclosing how many lots it will release from its land bank each year.

Others argued against the sale of government land, advising long-term leasing instead. In the same vein, it was recommended that land acquired with public funds, when no longer needed for public purposes, should revert to residential use with the municipality having first refusal of purchase.

The strongest opposition to government land banking came from the housing industry. Land is no use for housing unless it is serviced, and government ownership of raw land does not increase the supply of serviced land, they contend. Although they concede "a certain amount of government activity keeps everyone honest", the industry feels strongly that land acquisition should be left to the private sector. Instead the government should service land or, as in Edmonton, compete directly with private developers by supplying accommodation that the private

sector is unable to supply, thus softening the demand in other sectors, creating greater competition and stimulating greater efficiencies.

The few briefs advocating combined programs of land banking and servicing contend that neither program alone can deal with the problem adequately.

New Towns

New towns were suggested as ways to relieve inner city pressures, to redirect urban sprawl, and to reduce the high cost of land and housing. Recommendations on the size of these towns range from 50,000 to 200,000. One brief proposes a new urban complex from Sault Ste. Marie to North Bay which would include a new provincial capital. New towns were suggested also as a means of diverting development away from Toronto and the lakeshore corridor. A lone brief suggested the use of green belts as in Ottawa to limit urban sprawl.

C. HOUSING SUPPLY

Most briefs assumed a shortage of housing without supplying evidence to support the assumption. Those who supplied evidence cited increases in the cost of housing; difficulties in finding suitable accommodation; and cases of hardship. The shortage of housing, it was said, is particularly acute for families on low incomes. (In one northern community in 1972, it was reported approximately 20 families placed their children temporarily with the Children's Aid Society because their living conditions were inadequate, or they had no shelter at all.) Even the "increasing crime rate" was felt to be further evidence of a housing shortage. Generally, however, such comments were directed at public housing. The high cost of housing was identified as the result of the shortage.

Shortages result from the scarcity and consequent high price of serviced residential land, according to most submissions. (See "Land for Housing"). Many identified also restrictive building codes and zoning by-laws which limit unduly the range of housing that may be built. (See "Government and Housing"). In the inner city increased holdings by private industry, government and universities were cited as restricting the range and supply.

Factors noted as contributing to high costs were developer profits, high labour costs, citizen participation, taxes, mortgage rates, and real estate agents' and legal fees. One brief noted that the hidden costs of housing are often forgotten. These were identified as high service costs (e.g., garbage collection, road maintenance) which affect the mill rate, so that high property taxes make it virtually impossible for many to own homes.

Production of Housing

According to the Urban Development Institute of Ontario (UDI), government takeover of land development in most urban areas in Ontario is unnecessary because the housing industry is fully capable of meeting demand. It was evident from the briefs, however, that developers have a poor public image. Very often no distinction was made between speculators and developers. The developer was accused of increasing housing costs by tying the sale of building lots to construction by his own or associated builders. The Confederation of Ontario Residents' and Ratepayers' Associations recommended a government investigation of the private housing industry with a view to laying charges under The Combines Investigation Act. It was suggested that government become more involved in the production of housing.

Some briefs alleged that most low-rental housing schemes favour the large home building corporations to the detriment of the small builder. The subdivision and site approval process was also seen as favouring larger companies as only they can afford the expensive delays. Some briefs claimed that "stop-start" policies and the high-risk element in the housing industry lead to developers opting for high profit opportunities on each unit rather than volume.

Social agencies tended to agree that decisions on housing should be based on social, economic, physical and organizational goals for the province. In fact, however, other briefs pointed out, such decisions are based on short-term considerations such as size of downpayment and carrying charges for the individual, immediate sales potential for the builder, return on investment for the developer, assessment for the municipality, sanitary sewerage system capacity, and effect on immediate environment.

The housing industry is so limited by the various constraints, claimed one brief, that it has one of the economy's lowest productivity rates and greatest output fluctuations, thereby raising the cost of housing.

Construction Costs

The costs of building materials were reported to have risen dramatically. The sales tax on building materials, it was argued, makes up a large percentage of the costs. A brief from Burlington claimed that material costs rose between

35 and 40 percent in the past year. Costs are even higher in the north. A brief from Sault Ste. Marie reported that materials there cost 30 percent more than in Toronto. (A brief from Sudbury described part of the problem thus: all building materials in Sudbury, including structural timber from British Columbia, are shipped from Toronto. Western spruce, for example, passes straight through Sudbury to Toronto for pricing and is then shipped back north. Transportation costs are then included in the sales tax.)

The sales tax on building materials, it was argued, makes up a large percentage of material costs. There is strong support across the province for reducing the sales tax. One brief noted that this "regressive tax", a total of 16 percent provincial and federal, adds \$500 to the cost of an average single family house. It was recommended that the 11 percent federal sales tax be discontinued until a 5 percent housing vacancy rate has been achieved. One brief argued, however, that removing the sales tax would not decrease house prices; it would simply allow builders to spend more on acquiring the scarce land--benefits would go entirely to the former land owner.

Some briefs contended that rising labour costs add significantly to the cost of housing. One writer, however, indicated that while labour costs are up 10 to 15 percent, labour costs as a percentage of the cost of a house have declined from 33 percent in 1949 to 18 percent in 1969 for union labour, and to 10 percent for non-union labour.

A reluctance to accept new building methods such as modular or industrialized units was seen as perhaps creating unnecessary cost components in on-site labour and material. One brief claimed that a gap exists between technological change and the institutional realignment necessary to use these advances. To reduce construction costs it was recommended that new techniques and materials be used; that factory built units be employed in residential construction; and that all zoning by-laws for single family detached dwellings be taken to include mobile homes and other forms of prefabs. One brief thought mobile homes might be segregated but should not be excluded; another suggested that the uniform provincial building standards code would make possible the centralization of the construction industry. It was also recommended that the present craft unions be organized according to segments of the economy to facilitate across-the-board bargaining between the unions and the construction association to ease the way for an industrially oriented

home building process which could use available technology and eliminate unnecessary delays in construction.

Citizen Participation

In the opinion of some authors, citizen participation adds to the cost of construction. Small but vociferous segments of the public can, they said, block development; those who already own homes are not concerned if prices rise; and homeowners try to keep additional units from being built in their neighbourhoods. On the other hand, some briefs felt that citizen participation assisted in the preservation of neighbourhood qualities and identity.

Housing Purchase and Ownership

Taxation

In Toronto the price worries were less over the cost of serviced lots or financing new homes than over property tax increases, especially for the elderly or those on fixed incomes. "The tangled tax policies of all three levels of government, upon the housing base, is responsible for a very large share of the distortion of housing costs", said one brief.

Many briefs indicated that the municipal tax based on residential assessment is inelastic and regressive, and that housing rehabilitation is discouraged by a tax system that penalizes property improvements. The cost of education was seen as an unfair burden on the homeowner. It was recommended that municipal revenues be based on income, that home improvements be exempt from property tax, that education be financed by other means, and that there be a uniform tax on houses based on square footage. Only rarely mentioned was the capital gains tax advantage that accrues to homeowners on the sale of their property, although a few commented that this advantage is unfair. One brief argued that homeowners should be required to calculate the rent they do not pay as income.

Realtors

It was felt that more control should be exercised over real estate companies. Their fees were considered high for the services they render. The few briefs that addressed themselves to the real estate business were vehement

about what they called the unfair practices of realtors. Housing costs could be cut if the non-productive real estate agent was eliminated, said one. This brief went on to outline an alternative method: county land registry offices could handle the transfer of lands at minimal cost; the vendor would, for a small fee, have a fair market value assessed by qualified officials; the particulars would be posted in the registry office including both asking price and assessed price; the registry office would also provide potential purchasers with information on available mortgage funds.

Residential Mortgage Market

More than 50 separate references to residential mortgages were made in the submissions. It was widely recommended that there be long-term mortgages and preferred interest rates for the acquisition of housing. Another suggestion was that open-ended mortgages should be permitted to provide funds for refurnishing. One brief remarked that there is a "greater need for subsidized interest rates than subsidized housing". Figures were quoted to show that in the last ten years carrying charges on new housing have risen between 120 and 210 percent while salaries have gone up 78 percent. NHA figures show 11 percent of the population able to afford a new home, but UDI figures indicate only 4 percent.

The scarcity of mortgage funds was blamed for high rates. It was suggested that union funds could be invested in mortgages to increase supply (at least for union members). The unions contended, however, that they, as every other business, must seek the best possible interest rates for their investments otherwise their pension schemes would be of little value to their members.

Banks were said to be reluctant to provide residential mortgage funds in rural areas and to participate in financing housing construction, purchase and home improvements generally. It was suggested the province should ensure that mortgage funds for housing be available from all chartered banks in every municipality.

Some briefs complained that during part of the year because of demand or lack of funds NHA financing through CMHC is not possible. The smaller municipalities were said to be particularly affected for their mortgage field is limited.

It was suggested that CMHC set a quota system for each municipality to ensure the usual number of housing starts regardless of conditions elsewhere. It was also suggested that provincial funds be made available to take up whatever slack may exist due to a shortage of private or NHA financing.

In addition to a lack of mortgage funds and high interest rates, there were complaints about disparities in the residential mortgage market; that is, disparities between mortgages for new and old housing, and disparities between mortgages for urban and rural housing. Whereas mortgages can be obtained to nearly 95 percent of new home value, mortgages for older homes are restricted to between 70 and 75 percent. Similarly, a mortgage even for a new home in a rural area is restricted to 66 percent of the appraised value of land and buildings.

As most mortgages are based on ability to pay, residents in small communities, it was said, do not qualify to the same extent as their counterparts in larger centres. Comments from the north indicated that families and individuals cannot obtain housing in the private market because no private developers are building in remote areas, and mortgage companies do not provide funds for building in these areas. For these situations, it was felt, the province should make funds available.

Various methods were suggested for the province to become more involved in the mortgage market:

- through the Provincial Savings Office;
- by income tax rebates to homeowners for interest paid on mortgages;
- by ensuring mortgage funds for housing through the chartered banks, other lending institutions and unions;
- by establishing a provincial mortgage fund.

A provincial mortgage fund could be established to:

- seek depositors from the public at large; maximum investment to be \$50,000; loans to be made directly or through corporate holdings;

- guarantee deposits as to capital and interest;
- pay interest semi-annually and require six months' notice of withdrawal;
- maintain interest as low as possible, with rate to depositors and rate charged to borrowers no more than one and one-half percent apart;
- to invest funds only in residential mortgages.

It was also recommended that a "constant dollar" mortgage be used which would permit a low interest rate by annually adjusting the principal balance according to the purchasing power of the dollar, and thus insure the lender against inflation and attract more funds to the mortgage market.

Rents and Rent Control

Briefs and submissions generally reflected deep concern for tenants in Ontario who find themselves in a market with spiralling costs and declining security. One brief noted the contrast between the situation now and that in the 1960s. Then, it said, a tenant was a tenant-of-choice and he held leverage over individual landlords and the industry; when the cost of home ownership increased he became a tenant-by-necessity with no choice between renting and owning.

Those favouring controls saw provincial action as being necessary immediately over all of Ontario. It was said an immediate freeze on rents would prevent increases by landlords anticipating rent control and during the period while rent control legislation was being prepared.

Provincial legislation to give municipalities the right to establish rent review boards or tribunals was suggested. Various limits of power were suggested ranging from the right to review and rule on a proposed increase to the right to fix, raise or lower rents charged in any housing. Review boards would tie rental rates to the actual costs of operation, it was recommended, while maximum base rents would be geared to actual housing standards and the security available to tenants. One brief felt that the boards should have the power to raise taxes by an amount equal to a rent increase to discourage such increases; another thought both tenants and landlords should be represented on the board.

Opposing forces saw rent control as either difficult to enforce or having detrimental effects on the housing market unless it became part of a general wage and price control program. Under rent control, they said, the investment in rental mortgages would decline and shortages in other types of mortgages would soon result. Rent control was seen to have adverse effects on the availability of labour as well.

Rent control was also suggested by several as a temporary measure to be accompanied by larger income and rent supplement programs. It was seen as only one part of a program to combat high mortgage rates and restrictions inherent in the rent-geared-to-income programs of the government.

Conditions of Housing and Rehabilitation

As one brief pointed out, the emphasis on producing new single family units and apartments has obscured the importance of improving the existing housing stock.

Several submissions presented views of housing conditions in specific cities, or in Ontario urban areas in general. While one brief pointed out that conditions range from very poor to excellent, opinions expressed a trend to decay at the core. However, it was said that there are often opposing forces of decay and conversion.

Some central area problems cited were:

- families leaving downtown areas for suburban areas, leaving vacant school rooms in the central city (notably Toronto) and overcrowded ones on the periphery;
- pressures on a municipality to provide services in suburban areas thus diminishing the amount available to maintain or upgrade existing services. (There is also pressure on the municipality not to upgrade services as this would increase taxes.)
- property tax which increases with renovation and acts as a deterrent. Those with lower and/or fixed incomes are particularly reluctant to attempt repairs with this added burden.

As a result, it was alleged that inner core housing may be especially attractive to lower income groups but is not economically viable for them. A trend for inner neighbourhoods to attract those who can afford the costs of purchase and repair was noted. Reasons given were rising costs of new housing combined with a slowing rate of supply. Older residential areas, traditionally housing low-income groups, then become susceptible to conversion either to middle- or high-income housing or to higher occupancy units such as rooming houses or apartments. Such old housing stock was described as a "quick money-maker" with high prices resulting in high rentals.

Older residents feared that "infill" housing (e.g., town-houses and "whitepainting") will place additional tax burdens on whole areas. Infilling was seen as detrimental if it replaces structurally sound housing and increases general costs; and beneficial if it replaces structurally unsound housing and prevents general clearance.

What was described as a "highly conservative preservationist attitude" is gaining support while at the same time there is pressure for more and lower-cost housing in the centre of cities.

Also, some briefs pointed out that mortgages can be difficult to obtain in the central city. Mortgage down-payments, they said, may be much higher and the financing of older homes which do not meet National Building Code standards must often be made through trust companies and private mortgage brokers.

It was pointed out as well that areas which border or are designated industrial areas become particularly vulnerable to declining care.

Building Standards and By-laws

Standards which govern the physical condition of a building, enacted either through CMHC funding or locally, were generally regarded as too stringent. According to several submissions these high standards make renovations or rehabilitation excessively costly and discourage the self-help so necessary to maintaining the stock of older housing for low-income groups.

Dwelling units are condemned by what were referred to as "professionally determined maintenance standards". However, it was pointed out that condemned buildings are often left standing anyway because demolition would leave residents with no housing.

Briefs from municipalities themselves seemed to ask for more power to enforce by-laws and carry out or prevent demolitions, while groups attempting to carry out rehabilitation projects would like to see minimum building standards adopted at a neighbourhood level.

Rehabilitation

Rehabilitation (major upgrading) was seen as neglected in most past housing programs at provincial and federal levels. However, new NHA regulations, which it was hoped will be adopted, would fill some of the need. Some warned, though, that a major change in attitude towards rehabilitation will require help from all three levels of government plus the private sector. It was generally felt that incentives must be given to individuals or groups to maintain and to rehabilitate existing housing. Incentives suggested included loans, grants, deferred taxes, advice and government up-grading of services.

The Private Sector

Some recommendations were aimed directly at private money lenders:

- they should be persuaded not to lend money for redevelopment in stable residential areas;
- the cost of repairs could be added to a mortgage with the payment kept constant but the lending period extended.
- extra housing could be provided by the subdivision of existing housing, perhaps as condominiums, through private-public cooperation;
- voluntary assistance from the private sector could aid those individuals and groups undertaking rehabilitation.

The Provincial Level

Suggestions directly relating to provincial responsibility for rehabilitation centred on grants and loans to fill out federal programs for rehabilitation; tax incentives to homeowners; and the use of existing housing by OHC. Direct grants to individuals and groups, including non-families, not covered by the NHA amendments were also called for. As the NHA amendments would provide funds only in special NIP areas, the role of the province was seen as extending to urban areas not designated as NIP areas, perhaps in the form of low-interest or no-interest long-term loans handled through the Provincial Savings Office, with a loan insurance program to insure any private lenders who might participate. For those unable to incur debt, grants were recommended.

Two suggestions were made for a freeze on the increase in private owner-occupied property assessment upon rehabilitation. It was stated that the practice of raising assessment value after rehabilitation penalized those who attempt up-grading their property.

Serious criticism was levelled at OHC's policy of building new units rather than rehabilitating existing houses. Rehabilitation was referred to as a better alternative than "mini-box slums". It was felt that building new units only supported developers and added to the cost to the taxpayer. Using rehabilitated housing for OHC units was advocated also to help deflate land costs in these areas. It was further recommended that OHC neither establish nor support projects in stable residential neighbourhoods.

A number of rehabilitation schemes which had been undertaken in various Ontario cities were described. These were carried out largely by volunteers or were grant-supported. Increased provincial support for such projects was recommended. One brief commented that there was little guarantee of a project's continuation when only short-term funding was provided.

Generally, it was recommended that assistance in the various suggested forms be available to all homeowners for all types of housing.

Cooperatives, Non-Profit Housing, Condonimiums

A number of briefs and some comments at public meetings dealt with the attractions of non-profit housing and the problems experienced by groups attempting to provide this type of housing in Ontario. Recommendations were made for action at the provincial and municipal levels to aid in the provision of this type of housing. While cooperative and non-profit housing was described as filling the housing needs of a wide range of people and incomes, the majority of opinions expressed it as attractive either to low-income people or, more specifically, to the range of people between the upper limits of the province's rent-geared-to-income programs and the minimum income necessary for homeownership.

It was seen as a very attractive alternative for low-income families who are not housed in public projects. This particular form of housing, it was said, provided the low-income person with a sense of freedom and dignity absent in government projects--people "enjoy running the place" and accepting responsibility of management.

The attraction of such housing was seen as extending beyond economic consideration. Cooperatives, said some briefs, would be "socially cohesive" for they would rejuvenate urban core areas, with particular benefits to neighbourhood structure. Non-profit housing, it was felt, could have a sizeable impact in the downtown areas of cities and provide much needed housing but would need assistance to expand its role to the disadvantaged.

Major roadblocks to any non-profit housing program were seen as:

- development of reasonable rehabilitation standards for renewal of older property;
- applicability of rent supplement program linked to non-profit sector;
- availability of land.

All, it was pointed out, would require government action. In addition, non-profit programs generally "lack expertise". It was recommended that the province encourage labour unions and housing societies as well as municipalities. One suggested means was to lease provincial land to cooperatives.

The briefs tended to support the contention that the municipal level can provide needed housing and can control the supply, type and location by implementing cooperative housing under the amendments to the NHA. Municipalities, said some briefs, should be encouraged to support the non-profit movement and apply for 95 percent CMHC funding for non-profit housing available to them when "...all of the shares or capital of which are owned by the Province, by a municipality, or by an agency of a Province or municipality".

Specific suggestions for provincial aid to non-profit housing included funding, "encouragement", possible tax concessions, programs for land, and rent supplement.

Recommended funding methods included:

- matching the 10 percent capital cost contribution of the federal government to such housing;
- setting up a provincial mortgage bank to extend credit in sufficient amounts and at reasonable rates;
- supplying amounts necessary to acquire and repair existing housing;
- making tax concessions to non-profit housing to offset federal tax levies.

It was predicted that the cost of non-profit housing would remain at reasonable levels. It was pointed out that the province might find non-profit housing an attractive way of extending its rent supplement program. Low income persons could become part of cooperative housing for long-term leases which would be desirable to both parties, it was suggested. People living in OHC projects were said to be interested in living in non-profit housing. Non-profit housing was also recommended for senior citizens, single persons, families and the handicapped.

The appeal of cooperative housing to neighbourhood organizations was expected to be very great. Several recent projects were cited as being on their way to success with the major stumbling block being the uncertainty of grants. By securing the neighbourhood against speculation, locally sponsored programs were seen as protecting the neighbourhood in general. Cooperative housing was further described as an attractive way of stabilizing rents.

Condominium housing has not been operating long enough in Ontario for meaningful judgments to be made, although it is

a relatively old form of ownership in other countries. The difficulties experienced by owners of condominiums and the solutions were seen within the context of The Ontario Condominium Act and its lack of guarantees to the buyer. While the Act covers both apartments and townhouses, there appeared to be more difficulties inherent in condominium apartment ownership.

The buyer of a condominium unit was described as having no more pre-occupancy control over design, standards of construction and auxiliary facilities than that of any apartment tenant. The buyer, it was said, assumes risks passed on by the developer. Specific requests improvements included:

- greater municipal supervision and enforcement of local by-laws relating to construction;
- greater protection under warranties, which might be extended to a three-or five-year term;
- a review of the Act "from the viewpoint of the consumer" with tighter control of initial by-laws, documents, and declarations;
- protection to purchaser through controls over sales and advertising;
- clearer policies and controls relating to administration;
- fairer taxation policies for condominium owners in relation to services actually supplied by the municipality;
- establishment of a provincial agency to handle condominium problems and complaints;
- a change in provincial legislation to permit condominium projects on leased land.

Mobile Homes

One brief defined mobile homes: a mobile home is a prefabricated and furnished unit, transported to site on its own chassis; an expandable mobile home has one or more room sections that fold or telescope into the main unit for transportation; and a double-wide mobile home is composed of two singles joined on the site as a bungalow.

The mobile home industry noted that an increasing number of people are finding mobile homes an attractive alternative to conventional homes or rental accommodation. An industry brief pointed out that the mobile home industry in the U.S. has now captured half the single family housing market,

and in Canada mobile homes sold in 1972 accounted for 16.2 percent of all single family dwelling starts.

The industry saw the mobile home as an inexpensive way (in terms of initial cost, and maintenance) to enjoy privacy flexibility of location and dwelling size as well as the security of homeownership. From the briefs it was clear that the mobile home is considered practical and attractive accommodation by retired and semi-retired senior citizens.

Figures presented showed that the cost per unit ranges from \$10,000 to \$18,000 at interest rates (from banks and finance companies) between 10.5 and 14.9 percent for a ten-year period, plus land rental. It was noted that this "slightly higher" interest rate attracts financing in tight money times. Downpayments for a fully furnished mobile home were said to be as low as \$1,000 to \$1,500 with monthly payments less than \$200, including lot rental.

One brief warned, however, that the units depreciate quickly. Another pointed out that unless optimum conditions exist in the mobile home park, resale is difficult and loss of investment prohibitive. Moreover, warned another, prospective buyers are discouraged by distributors from buying a used unit--an owner cannot advertise by putting a sign in the window and sometimes the land owner demands a percentage from the sale, along with the right to approve the prospective buyer.

Other drawbacks mentioned were that because most units in Ontario are produced in the U.S., the enforcement of the 90-day guarantee is difficult, and because units in mobile home parks are on rented land, owners are covered by neither The Real Estate and Business Brokers Act nor The Landlord and Tenant Act. Mobile home owners complained that they have no protection against limits on the length of their stay or against the possibility of the landowner converting his land to some other use.

It was recommended that mobile homes be covered by The Landlord and Tenant Act and The Real Estate and Business Brokers Act, and that NHA financing apply. (Some double units already have NHA approval.) Canadian Standards Association certification should be made mandatory for all mobile homes sold in Ontario to ensure safety and quality and to protect the mobile home industry, said one industry brief.

Provincial policies for mobile home park developments, and encouragement of municipalities to accept development applications were seen as the province's responsibilities.

A major complaint from the industry was that the mobile home is covered by outdated legislation which inhibits the development of the industry. There is no distinction in the legislation between trailers and mobile homes. Interpretation of current legislation, designed to prohibit travel trailers from being used for residential purposes, limits mobile home park development, they complained.

Today's mobile homes, said their builders, are built for use only as permanent residences, placed on proper footings and connected to conventional services. It was noted that while mobile homes are assessed as houses and the Ministry of Revenue exempts them from sales tax when the home is situated on a lot, outdated trailer legislation (1952) and municipal by-laws do not consider mobile homes as legitimate places of residence. It was said that taxation of mobile homes depends on whether they are located in a park or on a private lot, those on individual lots being assessed as houses. There appeared to be some confusion as to which tax applies to those located in parks. One brief was of the opinion that there is a monthly license fee for such housing, while another seemed to think that a tax based on a square footage formula applies. Both industry and owners would like to see mobile homes assessed as houses rather than as mobile vehicles, even though that may prove more expensive. One municipal brief recommended that statutes be enacted to ensure that owners of mobile homes bear their fair share of the school and general tax.

It was said that municipalities resist mobile home development in suburban areas for reasons of assessment (or rather lack of it), the transient image that the mobile homes present, their servicing needs and the lack of government control over unit quality and park planning.

The mobile homeowners' associations and the industry noted that the mobile home community is as stable as any other-- "74 percent of mobile homeowners never move". The social composition of parks was said to differ from conventional suburbs in that on average there are fewer children and more high-income people. Given this composition, proponents of mobile home parks argued that such parks make fewer expensive soft service demands (e.g., schools) on the municipality than do conventional subdivisions.

There was some debate as to what controls and standards should be applied to mobile homes and parks. It was generally agreed that unit design and construction standards are needed, as are standards and development controls for mobile home parks. Some argued that mobile homes should be sited on lots as large as those for a conventionally built home and that such amenities as recreational facilities should be required, the Canadian Mobile Home and Travel Trailer Association noted that savings would be considerably reduced if standard subdivision requirements were mandatory. Savings to mobile homeowners were said to be mainly in land. Kingston's by-laws and agreements with the Parkington Corporation (mobile home park) were considered a good example of fair and just control.

It was recommended that:

- municipalities not be allowed to discriminate against mobile homes and the development of mobile home park;
- the suitability of mobile home parks as housing for low-income families be studied;
- mobile home parks be integrated into urban areas as an "appropriate part of the residential pattern";
- the restriction on the size of units allowed on highways to be reconsidered as it limits the development of more acceptable mobile homes.

Homeowners' and Tenants' Rights

Comments on homeowners' rights were fewer than those on tenants' rights. Comments related to a home purchaser protection plan under study by a joint federal committee. It was suggested that the province hold off action on the matter until the federal government's plans have been revealed. In the meantime, it appeared that the only protection available is a warranty program sponsored by HUDAC, a homebuilders' association.

(Recommendations for condominium owners' rights were discussed earlier).

Comments and suggestions relating to tenants rights concerned the general inability of tenants to protect themselves from rent increases, eviction and substandard conditions. While

the amendments to The Landlord and Tenant Act were seen as helping the tenant, there was a general feeling that it does not provide adequate protection from "unscrupulous landlords". Tenants may still face eviction or rent increases (which may produce the same result as direct eviction), said the briefs.

Many tenants were said to be without leases and to suffer substandard conditions rather than make a complaint. Another problem mentioned is that tenants who might be aided by the Act are often ignorant of their rights.

Specific recommendations for amending The Landlord and Tenant Act were made:

- a tenant should be able to stay as long as he wishes if he meets his tenancy obligations;
- notice for rent increase should be lengthened to three or six months;
- renewal of a lease should be a matter of right of the tenant unless there is reasonable cause why it should not be.

Further suggestions were for legislation to protect roomers as tenants and to give tenants the right to form associations to bargain collectively with landlords. The subjects regarded as bargaining points are rents and conditions within buildings. One brief suggested that tenants' associations could also decide who should live in the building.

A body set up by the government to hear complaints under The Landlord and Tenant Act, which might operate as a Human Rights Commission, was recommended because in many disputes tenants have no recourse.

Substandard conditions in rental units and buildings were cited as a major problem. Recommended solutions included licencing landlords, a mandatory inspection of units before renting to new tenants, and enforcement of building by-laws.

Relocation was also mentioned as a serious problem for tenants displaced by new projects. It was suggested that the province enact legislation requiring aid in such cases with the municipality to act as the relocation agency.

Information, Research and Innovation

Housing information, which was suggested as lacking, centred on housing needs in specific locations and the housing available within those same localities. There was seen to be a "deficit of credible information", where the only information available is that distributed by realtors for the express purpose of promoting sales. What was viewed as noticeably lacking is a continuous assessment of the housing stock available with all pertinent characteristics. Information on the availability of mortgages was also said to be lacking.

The failure to establish central housing registries was pictured as resulting in imbalances in supply and need. The lower-income groups were seen as suffering particular hardships because of costs involved in travel and time to find alternate accommodation.

Information on housing stock and need was seen as being kept on a local or regional basis. It was suggested that such information services must be established by government agencies, preferably with provincial funds since carrying on continuing assessments would probably be beyond the means of many municipalities. Another suggestion was for an independent service agency which might be jointly sponsored by the government and the private sector. Among its responsibilities would be to provide housing information, in addition to housing research and analysis.

One brief recommended the information concern social and environmental factors as well as physical characteristics.

Additional recommendations were that:

- information be dispensed by government on the future needs and prospects of housing;
- results of all research supported or commissioned with public funds be published;
- information on innovative housing design, procedures and practices be made available to municipalities to aid in their adoption;
- educational information on mortgages be attempted.

The research into housing which was seen as lacking is complementary in part to housing information. This research related to the need to study and assess physical, social and economic conditions in existing residential areas. This was seen as a tri-level governmental responsibility. Research into ways of providing cheaper and quicker housing was called for as was research into controls and financing methods. There were calls to develop methods for evaluating the performance of buildings in psychological and social terms as well as physical. Other studies recommended would look at the effect of housing types on behaviour and learning, and at reactions to housing and interactions between housing and environment.

The majority of suggestions for innovation centred on the need for producing housing less expensively and more quickly or in new forms to replace, or fill the gap between, the single family house and the high-rise apartment building. There were calls for "social" innovations, which were even suggested as more important than physical innovations. (However, it was not clear just what constituted social innovations.)

Because innovation was seen as risky, it was suggested that a government agency should financially support groups attempting to introduce new housing forms. Here it was recommended that financial support come from the provincial and federal levels to support innovation at the municipal level.

The roles were generally seen as:

- the province supplying funds and incentives to industry to develop new "ways", providing information to municipalities on attempts at innovation, and incorporating innovation within its own programs (e.g., HOME program).
- the municipalities encouraging innovation by adopting standards including performance standards, and waiving standards and by-laws which hinder attempts to provide "new" housing types.

D. HOUSING ASSISTANCE

Public Housing

The main thrust of all public response to the Task Force (submissions and meetings) concerned the shortage and expense of housing, and thus the need for some form of assistance, directly or indirectly. The majority of comments about housing assistance were, however, directed toward the OHC rent-geared-to-income family housing program, and particularly to that part of the program which is commonly known as public housing, the largest and most controversial of the OHC programs. (Senior citizen housing, also a large OHC rent-geared-to-income program, is dealt with separately; see Special Housing Needs.)

Approximately one-third of the submissions received dealt almost exclusively with some aspect of public housing. These included submissions from individual tenants, tenant groups, social agencies, municipalities, housing authorities, school boards, individual citizens, professional groups, political parties, and community groups. Also, many of the other briefs dealt with public housing to greater or lesser degrees.

The Task Force itself was anxious to receive comments about public housing and of the meetings held, 21 of the 55 were with public audiences directly concerned with public housing (OHC tenants, housing authorities). Many of the other meetings discussed public housing in part, as well.

Public Housing - Yes or No

There were comments both from those stating explicitly a need/demand for more public housing, and comments from those opposing the production of public housing on principle. Much of the opposition, however, was concerned with the size and form of public housing projects, rather than the public aspect of the housing. Most submissions implicitly accepted public housing as public policy and made no further comment in this regard.

The demand for more public housing came largely from public housing tenants (both individuals and groups), social agencies, and small municipalities either waiting for or asking for public housing to be built. One municipality expressed a need for priorities in the provision of public housing due to the current shortage; it felt the elderly should be provided for first.

One of the arguments against providing public housing was based on a concern for what was felt to be a more fundamental problem--poverty. Public housing, it was stated, encourages dependence, leads to loss of dignity, and thereby defeats its purpose. It was suggested that the government should be subsidizing people, not houses. Another concern was the principle of equity of subsidization: some are subsidized; others are not subsidized even though the need may be equally great. Measures such as income supplement and revision of the taxation system were recommended as more equitable alternatives. Public housing was also considered difficult to justify economically--it could be built at a comparable cost privately and to the cost of building must be added the cost of administering publicly owned housing.

A large number of those opposed to public housing (including public housing tenants, municipalities, representatives of the housing industry) favoured home ownership. Opposition to large public housing projects, generally was accompanied by a recommendation to expand the rent supplement program. This recommendation came largely from those not living in public housing. Tenants themselves requested rental-purchase plans to alleviate some of the problems of large rental projects.

With respect to "ratepayer opposition" to public housing, there were no submissions from ratepayers to this effect. There were however, some submissions suggested that ratepayer opposition was preventing the construction of public housing, although no submissions to this effect were received from ratepayer groups. However several individuals and municipalities pointed out that opposition to public housing was due to unhappiness with the decision-making process that leads to the building of projects (a desire to participate in that process) and/or the quality and density of projects already built, rather than opposition to public housing per se.

It was also pointed out that some municipalities refuse to accept or ask for public housing. To counter this it was recommended that the province should pressure municipalities into accepting public housing because a system that depends upon the municipality taking the initiative is not equitable.

Public Housing - Planning and Provision

A number of submissions commended OHC's efforts in providing public housing. The implementation of this policy, however, was often considered inadequate.

OHC's method of determining the need for public housing was criticized in a number of submissions. One individual pointed out inadequacies that he had found in the system of mailing questionnaires to determine need in a municipality. He observed that those in need are often not reached by mail and many that are reached don't reply because of the nature of the questions; then, only those who reply are counted. He suggested that overall surveys should be undertaken in each community to determine need. Others suggested that need could be better determined at the local level--communities should be involved. An alderman from the City of Toronto suggested a structure for local involvement--working committees of local citizens be formed in local planning districts to initiate proposals for public housing. Another concern expressed was the need for OHC to plan ahead rather than simply respond to requests from municipalities. With the current method, there is a long time gap between recognition of need at the local level and the final provision of housing through OHC. Several smaller municipalities were concerned about the delays this method creates and wondered if their public housing would ever be built. They recommended streamlining of

procedures, decentralization of decision-making and alternative ways of providing housing (e.g., rehabilitation of older, existing homes).

The methods by which OHC operates were also criticized. It was claimed that OHC's centralized bureaucracy is more responsive to developers than to tenants and should decentralize in order to redirect its priorities. OHC was criticized for operating in a secretive manner. Examples given were: OHC does not publicly justify its decisions; families cannot find out where they are on waiting lists. Open budgets and open administrative procedures were recommended. It was suggested that OHC is responsible for the stigma attached to public housing by virtue of the procedures used to supply it--communities are not consulted, social aspects are not considered. A criticism came from London of what was called OHC's "all or nothing approach", or, accept a project as presented or do without.

Many submissions expressed concern about the process of planning and designing public housing. These concerns dealt primarily with the level of government at which decisions are made and who is involved. A large number of public housing tenants requested involvement in the planning and design of public housing so that their needs would be better met. Some social agencies, municipalities and individual citizens supported the tenants. There were also recommendations from municipalities, housing authorities and school boards that they be more involved in the decision-making process so that OHC housing might better reflect local needs and conditions. Some recommended a policy change requiring discussion at initial stages between housing authorities, local councils and OHC. Recommendations ranged from requests for total local control over the provision of public housing to requests for better communication.

Comments on the method whereby public housing is ultimately provided considered the weakness in the proposal call system. There were two major areas of concern:

- 1) The proposal call system makes selection of sites dependent upon private developers holdings rather than upon community need. In this way, land that is less marketable and less costly is used for public housing. In the long term, however, it was considered that overall costs may be greater (social costs and added servicing costs).

- 2) Small local builders have difficulty in submitting plans in the proper way and in time and are thereby eliminated. Builders also have difficulty because labor rates for construction are provincial, not local.

It was recommended that public housing be built by public tender rather than by the proposal call system. To help small or local builders, it was suggested that OHC call tenders on specific plans, or that builders get some help from government (local planning office) in preparing proposals. The proposal call system was also criticized for limiting the design of public housing. It was suggested that this could also be solved by OHC calling tenders on specific plans and/or permitting more local consultation.

Housing authorities criticized the proposal call system because it limits their input into the design and siting of projects. Others also pointed out that by the same token the participation of prospective tenants is eliminated.

It was recommended that, in addition to the OHC proposal call system, there should be a variety of other means and auspices for the provision of public housing--cooperatives, aid to individuals for rehabilitation, purchase of existing developments.

Public Housing - Concentration

The most frequent criticism of public housing concerned the high concentration of public housing units and the resulting segregation of public housing from the rest of the community. This criticism was voiced by all sectors of the community and from all parts of the province.

The major concern was the creation of ghettos and consequent stigma, social problems, blight and lowering of adjacent real estate values. Other problems noted were the pressure that is put on services and the additional maintenance required for high-density projects.

The most frequently expressed solution was to find some means for dispersal or suggestions as to the maximum number of units that should be allowed in one project. The most frequently suggested means for dispersal were expansion of the rent supplement program and rehabilitation

of older homes for use as public housing. Two municipalities recommended that a certain percentage of lots in new subdivisions be designated as public in subdivision agreements. This, however, was recognized as needing provincial approval. Toronto's boroughs suggested that all owners of multiple family projects be required to offer a percentage of their units to OHC.

Social integration of public housing projects was recommended. A number of suggestions were made to achieve this: better use of social agencies, providing community workers, a community role in tenant selection to create mutual obligation.

It was also suggested that better integration of public housing could be achieved through cooperation with municipalities regarding impact on services and social pressures. The cooperation of local communities could also be elicited to help integrate OHC tenants.

A large number of school boards expressed concern about large public housing projects and the consequent proportion of OHC students in schools. Some boards recommended upper limits on the number of OHC students a school can accommodate well (25 to 33 percent of pupil population). High densities of public housing were said to cause educational problems due to lack of services and facilities: schools become too large, many OHC students have special problems resulting in higher costs for special programs.

The boards complained of not being informed sufficiently early of OHC projects in order to plan for adequate school space. On the other hand pupil enrollment is declining in built up areas (especially core areas) and schools are not fully used. Boards also complained that they are having to buy land at inflated prices because they do not know about OHC projects far enough in advance.

An additional concern was the relationship of high-density OHC developments to traffic arteries and the consequent safety problems.

To solve these problems, a number of school boards recommended that they be given representation on municipal planning boards. Alternatively some recommended that OHC consult with them before establishing large projects and that planning boards consider existing schools when planning development and relate densities to services. Others pointed out that

better coordination of government departments and their agencies was needed.

With respect to extra costs, it was recommended that the government undertake a cost accounting study to determine the extra per pupil cost generated by OHC projects and the province then underwrite this cost. It was not considered fair that only certain existing communities should have to pay extra. It was also recommended that the province provide as part of a housing development, the needed social and recreational facilities and provide grants to municipalities to offer programs (municipalities should have joint control of administration of public housing).

To prevent educational problems from arising, boards of education recommended that OHC projects be integrated into the city. Renovation of older homes in the downtown, where extra school space is often available, was recommended as an alternative to public housing projects.

With respect to siting and design of projects, housing authorities considered they were in a better position to reflect local needs and should be consulted or included in the decision-making process.

Public Housing - Services

The provision of large concentrations of public housing creates a demand for additional services or puts pressure on existing services. Many of those who were concerned about the concentration issue were at the same time concerned about the lack of services and the role this plays in creating a "ghetto" and allied social problems. Independent of the concentration issue, there were a significant number of comments addressing the question of need for services for public housing in its present form. A large proportion of these submissions came from the tenants of public housing themselves.

The most frequently requested service was adequate recreational facilities, especially for children (some specified the need in the form of community centres). The following additional services were found to be inadequate as well: health and social services (community workers, day-care facilities, and office space for counsellors in projects were suggested), adequate schools and shopping facilities (a milk store in the project

staffed by tenants was recommended). Housing authorities suggested hiring social service staff.

A second major area of requests for service was for transportation facilities, often mentioned in conjunction with the question of the location of public housing. Again a large number of these responses came from public housing tenants. Suburban locations on the outskirts of smaller municipalities were criticized for being economic rather than social decisions. It was considered that the short-term savings in land would be outweighed in the long term by social costs and demand for additional services. Outer locations were also criticized as contributing to the demise of city centres as many of the tenants of public housing are drawn from city centres. Downtown spot redevelopment and renovation of older homes were recommended.

Public Housing - Design and Construction

Other issues particularly meaningful to public housing tenants, but also pointed out by municipalities, agencies and individual citizens, concerned the design and construction of public housing.

General design concerns were more common to people and groups outside of public housing. They recommended involving more women in the design process; individual completion of design; design for privacy; and simply "better" design. Tenants themselves were more concerned about blending the design of public housing into the surrounding community. They suggested more variety of design and individuality in units. A few municipalities were also concerned with this aspect.

More specific design concerns, largely from tenants, focused on the need for better sound-proofing and more indoor recreational space especially for children, and what was felt to be in general lower standards than in private developments lack of garbage enclosures, inferior building materials, narrow road widths, size of rooms, height of windows, etc. were mentioned.

A number of tenants, municipalities and housing authorities pointed out that high-rise buildings were particularly inappropriate for families and suggested that this needs study, and that much more accommodation is needed for large families. Large families, it was said, remain on waiting

lists due to lack of three and four-bedroom units. It was recommended that OHC should reorient its policies in terms of need.

Public Housing - Distribution

The question of distribution of public housing throughout the province was of greatest concern among the municipalities of Metro Toronto and the Metro Corporation, where the larger portion of public housing has already been built. Metro Toronto discussed the pressure of migrants moving into Toronto, many with large families and therefore high on the point system, receiving public housing before Metro residents. This situation causes considerable embarrassment to local politicians. Metro Toronto and the Borough of North York recommended that municipalities around Metro be encouraged or made to take their share of the responsibility for public housing. Alternatively, it was recommended that Metro take over responsibility for public housing from the province. They felt that through greater consultation with surrounding municipalities they could achieve more equitable distribution.

The need for a policy of equitable distribution of public housing was also suggested by other municipalities, individual citizens and tenant organizations. One municipality, however, commented on the undesirability of a single province-wide policy, as land values vary so greatly. It was also pointed out that present provincial policies--the Toronto-Centred Region Plan was one example--are not effectively redirecting growth.

Some municipalities and individual citizens pointed out that they are waiting for or need public housing.

Public Housing - Management

The main thrust of discussion about management was the need for decentralization of authority. Tenants from all parts of the province but largely from major centres felt that greater tenant participation in one form or another--representatives of tenants associations sitting on housing authority boards and the OHC Board of Directors, tenant self-management, or simply better communication between OHC and tenants--would help alleviate problems of management. It was suggested that tenants should be encouraged to form

associations and the resources (funds, space) should be made available to them. It was pointed out that CMHC will contribute 75 percent of the costs of operating funds for a tenants' group if the province contributed 25 percent.

The most frequently mentioned management problem, aside from rents, was maintenance. Many submissions criticized the current policy of using outside contractors for maintenance and recommended reverting to the policy of hiring tradesmen directly. Full-time superintendents were also recommended. As noted above, tenants felt they should have a role in solving maintenance problems and managing themselves. Housing authorities as well, were concerned about maintenance and recommended that they be given greater autonomy in dealing with maintenance problems. For example, at the present time, maintenance costs over \$100 require three estimates and OHC approval. The view was also expressed from the public at large that maintenance costs of OHC projects are exorbitant and taxpayers are becoming reluctant to pay.

A second major area of concern was supervision. There were frequent complaints of vandalism. It was noted that police are often reluctant to service OHC. In many cases additional security guards with additional powers were recommended. Some tenants were said to be getting together to solve their own security problems and suggested that OHC encourage this approach. Doors not being locked was pointed out as one of the problems leading to vandalism.

The issue of tenant selection received some criticism. It was suggested that the point system is in need of revision. Tenants and prospective tenants do not understand how it works and would like to be informed. It was recommended that access to OHC files would overcome problems such as waiting families not being sufficiently informed of where they are on waiting lists to make plans, e.g. renew leases.

It was considered that maintaining a quota of people on social assistance is discriminatory. However, on the other hand, some felt the point system itself leads to segregation; problem families, mother-led families, it was said, are lumped together. One example cited was a project in which 40 percent of the families are mother-led. There was one instance of alleged discrimination against the native population and ethnic groups.

To maintain a sense of community, it was suggested that additional points be awarded to assist tenants to remain in their own communities whenever possible.

Both Metro Toronto and Windsor complained that their dual authority situation causes confusion. (Both provide their own senior citizen housing.)

The Municipality of Burlington recommended that OHC should provide public housing only for those people who already live in a municipality. One tenant, however, pointed out that this would create hardships for people seeking employment outside their place of residence. There was concern also with the difficulties of obtaining transfers and it was recommended that tenants should have first choice of new locations.

Other comments regarding management were of a general nature respecting overall management and mismanagement. Some tenants complained of poor attitudes, rigidity in regulations, top-heaviness in management, intimidation and discrimination, as for example against people living common-law. Some tenants felt that too much is done for them and they need to do more for themselves. Municipalities complained of mismanagement as an embarrassment to local politicians, since they are often held responsible.

Suggestions to overcome some of these problems included the appointment of a tenant ombudsman or appeal boards to appeal evictions and qualifications for OHC housing, appointment of a local complaints review board made up of representatives from tenants associations, the housing authority and a social worker, schooling of tenants in The Landlord and Tenant Act, more community relations officers, more openness of information at OHC, more qualified staff (training programs), more flexibility in leases and explanations of the implications of clauses in leases. Again recommendations to decentralize authority, to regional governments, to municipal councils, to housing authorities, and to tenants associations, were made. Housing authorities suggested better communications between existing agencies serving OHC tenants.

Several housing authorities requested clarification of their roles and greater autonomy in administering OHC housing. It was felt that better coordination with other agencies could help to eliminate evictions due to non-payment of rent. The Association of Ontario Housing Authorities also recommended that surveys of tenants by OHC be kept to a

minimum and when necessary should be done in conjunction with the local housing authority.

Finally, one individual felt that OHC is too compassionate to the undeserving, and thus is indirectly responsible for the stigma attached to living in public housing.

Public Housing - Rents

The major complaint was high rent; the major recommendation was that rents be based on net income, usually between 20 and 25 percent. In addition it was recommended that only the income of the major wage earner in a family be considered; that overtime, tips, etc. not be included so that rent based on the 40-hour week, that rents be reduced during strikes, that rent reductions for children be increased, that there be a larger basic exemption for single parents, that the option of having expensive appliances supplied be considered in order to avoid immediate major expenditures when moving from an apartment to low-cost housing, that leases be extended to a two-year period, and that rents be adjusted to the cost of living index. It was also recommended that advisory committees of tenants be set up to help determine appropriate rent scales.

A major allied concern was that the rent-geared-to-income scale destroys incentive; some tenants claimed it encourages dishonesty. Suggestions concerning the rent scale were also recommended as measures to help tenants save to get out of public housing. The majority of tenants stated that home ownership was their preference. They suggested ways in which purchase of a home could be made a possibility: a percentage of rent paid would go toward a downpayment, increases in rent put in trust for downpayment, expansion of the rental/purchase plan of OHC units.

Inequities with respect to percentage of income paid for housing was criticized. It was pointed out that recipients of welfare, old age pensioners and those on mothers allowance often pay more than those who work. Instances were cited where percentage of income for housing was as high as 50 percent.

It was considered discriminatory that leases are valid only for 30 days if an individual is on welfare; in private developments, it was pointed out, the source of income has no effect on clauses in the lease. It was pointed out that some projects have more facilities than others;

some tenants pay for utilities and some do not. Some tenants recommended that, to be equitable, subsidies should be given to those in need who are not in public housing.

It was pointed out that getting an official statement of income from employers is humiliating and that a payroll stub should do. Some tenants were concerned about lack of tenure because if "turfed out" they go to the bottom of the list.

OTHER FORMS OF HOUSING ASSISTANCE FOR LOW INCOME

Comments in submissions and meetings held by the Task Force made specifically with respect to housing assistance for the low income groups (other than "public housing") were primarily concerned with other existing programs and suggested alternatives to them.

Rent Supplement: Expansion of the rent supplement program was frequently recommended as an alternative to large public housing projects. On the other hand, the one social planning council suggested that research is needed to determine the relative merits of rent supplement before the program is escalated. Developers in Ottawa responded to enquiries about the rent supplement program by saying they did not particularly like being landlords--there were too many complaints, good tenants move. They suggested a reduced percentage of supplemented tenants in single developments. The social planning council also cautioned that the rent supplement program does not offer the security to tenants that public housing does; once landlord-tenant agreements are made, no further service is provided by social agencies. They also felt that the criteria for choosing tenants for the program leaves something to be desired, the present method being one of picking from public housing lists those who would be most acceptable to landlords. They suggested that in any case, rent supplement should really be only a short-term technique; housing, as a social right, should not be left to the vagaries of the market. Rather, they said, incentives should be offered to landlords (e.g., tax write-offs) to encourage them to reduce rents. Another submission pointed out that the rent supplement program needs to be further subsidized for smaller landlords to be able to participate due to administrative costs involved.

Several briefs were critical of the rent supplement program as contributing only to the developers' profits. It was suggested that rent supplements must also have rent control. The danger of rent supplement: increasing rent prices was recognized in one brief which stated the program should be viewed only as a scheme complementary to other housing programs. Several submissions recommended that OHC's rent supplement program be linked to non-profit and co-op housing by giving assistance to non-profit and co-op groups on the condition that some units be available for rent supplement.

A frequently recommended alternative to all current rental subsidy programs was the rehabilitation of older large homes, especially in core areas of larger centres. This was seen as a means to provide alternative rent supplement accommodation as well as disperse public housing and rejuvenate core areas.

Limited Dividend Rental Program: The only comments made with respect to the limited dividend program were that the program is not benefiting below average income families (\$6,000 - \$7,900 as specified by CMHC) as the rents are too high and there is a need for more limited dividend units. It was suggested that frills (carpets, two bathrooms, etc.) put the limited dividend program out of range for low- and lower middle-income people.

Leased Lot (commonly known as the HOME Program): Home ownership was recommended highly by all sectors of the community as the "ultimate" in housing. In this context, it was proposed that more HOME lots be made available. Currently, it was suggested, the program is too small to have any impact. It was recommended that more publicity of the program is needed to make people aware of it.

To increase the supply of HOME lots, it was suggested that developers be compelled through planning legislation, to provide HOME units. As in the case of public housing, it was recommended that these HOME units not be dispersed and that site selection be done in cooperation with municipal governments.

Criticisms of the HOME program concerned the manner in which homes are sold. Allowing developers control of who they accept as buyers was considered inequitable and inefficient in operation: there are no guidelines for builders to

ensure an impartial buyers' list; the system has created chaos in builders' offices as they are flooded with applications; prospective buyers apply to numerous builders increasing the selection workload. Sales under the jurisdiction of the local housing authority or some similar agency were recommended to correct these problems. The policy of permitting purchase of the lots and subsequent sale on the open market was criticized for allowing the beneficiaries of the program to profit substantially at public expense. It was noted that capital gains of \$6,000 - \$10,000 are being made. In fact, it was pointed out, OHC encourages this in one of its official publications. It was recommended that homes be sold back to the government agency to prevent this situation from arising.

An additional criticism concerned poor construction of houses in the HOME program. Also, standard ceilings on costs for participation in the program need to be reviewed as construction costs are greater in some areas than others. Concern was expressed about poor design and lack of open space. More local involvement and provincial assistance to provide parks was recommended to overcome these problems. Others felt that the program should be supervised by the municipality rather than OHC in any case.

As in the case of the limited dividend rental program, it was pointed out that low income people are not benefitting from the program. Reduced NHA mortgage interest rates were suggested.

OHC Tenant Purchase Plan: Many public housing tenants expressed a desire to purchase their homes. Criticisms of rent-geared-to-income housing concerned the inability to save enough money for a downpayment on a house. Expansion of the rental purchase plan in which part of the rent would go to purchase was seen as one way in which home ownership could be made a possibility. Submissions from social agencies and municipalities supported these contentions. It was suggested that public housing apartment accommodation could be sold on a condominium basis. On the other hand, the view was presented that public housing should not be sold; rather the province should encourage home ownership through non-profit corporations which would develop rental-purchase schemes.

There are some specific complaints about the OHC rental purchase program wherein it was claimed that commitments made by OHC to tenants on the purchase of their units were not being honored. In one example cited, the tenants were particularly concerned as many had invested substantially in their homes on the expectation of purchase. Their municipality supported their case.

Home Ownership (Proposed): Overall emphasis was given to potential for home ownership. Various schemes were presented to this end.

Some considered poverty the fundamental problem and the goal income redistribution to permit all people to obtain adequate housing. It was recognized that at the same time, means would have to be found to increase the supply of housing to meet the demand. The need for serviced lots, the role of government, etc. in facilitating this was also recognized.

Others presented ideas for subsidizing or assisting down-payments and/or monthly payments on homes as follows:

- subsidized interest rates according to income together with a nominal downpayment;
- long-term low-interest loans;
- income tax deductible house payments;
- assisted downpayments and grants for downpayments;
- baby bonus in a lump sum for downpayments;
- a system of payroll deductions for house payments.

Additional ideas for producing housing for purchase by low-income people included assistance to non-profit groups and co-ops and the rehabilitation of older homes. It was recommended that the province acquire land to lease to non-profit groups and co-ops and support proposed federal assistance to such groups. It was also recommended that the province supplement the proposed federal rehabilitation program as well. It was cautioned, however, that neighbourhood planning programs would have to be so designed that low-income people will be able to afford renewed housing. Citizen participation in the planning process was suggested to facilitate this. Providing funds to citizen groups to provide labour and materials for the repair of owner-occupied homes was also recommended. The "Maintenance and Repair Services" group in London was one example cited of a successful group of this kind whose work should be furthered.

One individual suggested that OHC purchase homes that are selling on the market at a reasonable rate for resale to lower-income families. Another suggestion of this kind concerned purchase of under utilized homes from elderly people together with a guarantee of relocation.

HOUSING ASSISTANCE FOR THE MIDDLE-INCOME GROUP

Many submissions recognized that the housing needs of the middle-income group are no longer being entirely met by the market. With few exceptions, assistance to this group was however not seen in terms of special programs or direct assistance to potential home owners, although there was a suggestion that newlyweds be given grants for downpayments on homes.

Home ownership was the major concern. Rental housing received comparatively little attention.

Among the many existing forms of assistance for home ownership, only NHA guaranteed mortgages were singled out for criticism or comment. It was pointed out that interest rates should not be used as an economic tool to adjust the economy and that interest rates should be lowered in order to increase the potential for home ownership.

It appeared to be generally assumed that given changes in the supply of land for housing (e.g., land banking), changes in the cost of housing (e.g., lower interest rates), and changes in the role of government in housing (e.g., less red tape), the market should be able to meet the needs of the middle-income group.

E. SPECIAL HOUSING NEEDS

This section is devoted to the discussion of housing specific groups of Ontario residents. It is felt these people either have particular needs and/or have greater difficulty in obtaining adequate housing.

Also included in this Section are areas of the Province, notably rural areas and Northern Ontario, where housing issues may be distinct from those offered in other sections.

Senior Citizens

The large number of briefs (46) and public meetings (15) which mention special housing needs of senior citizens reflect concern not only for the provision of adequate housing but the type of suitable accommodation.

The submissions greatly emphasize two categories - an uncertain economic future and fear of failing health. Both failing funds and health will require additional care. These fears are shown in a category of need not apparent in other Special Needs subsections. Many senior citizens are presently well housed without government subsidy but foresee this prospect.

Problems of the Elderly

The housing needs as submitted by the elderly themselves tend to be grouped into categories of those whose present

needs are satisfied but future needs are uncertain, those who are in substandard accommodation at the moment and ask for aid, and those who feel their present accommodation is adequate but could be greatly improved. The third group tends to be concerned with design features of housing.

The principle problems facing the elderly were described, as "How to live on a fixed income with spiralling costs", and "How to combat loneliness and maintain contact with the community".

Senior citizens in OHC projects suggest that allowances do not provide for the extras necessary to maintain themselves. Others who need accommodation supported by the province have not been selected for such housing. The waiting lists are long. There were accusations of patronage, bottom listing of the poorest and private landlords raising rent in anticipation of pension increases.

Those just above the poverty line, and not eligible for rent-geared-to-income, face the prospects of growing poorer and poorer. General costs and taxes rise but their incomes remain constant. The portion of the elderly in their own homes face rising costs connected with maintenance plus the declining ability to physically carry out repairs. There is the constant threat of declining health and the change in accommodation and dependent care that this might involve.

The major portion of suggestions asked for solutions which would maintain contact with present neighborhoods. Those in their own homes want to stay there or nearby. While recommendations were given for providing housing for the elderly, there was no general feeling that new accommodation in a new environment would be a preferable alternative. Rather, such alternatives appeared to be seen as unavoidable. However, there was one suggestion that senior citizens from the north should be allowed to move to more moderate climate.

It was suggested that certain measures could be taken to ensure that the number needing provincial assistance does not increase. For the home owner these would include:

- help with cost of maintenance,
- a tax cut of 50 percent on reaching 65 years,
- home owners' taxes on a geared-to-income scale,

- tax credits to long-term residents,
- elimination of the educational tax for elderly.

For those renting:

- rental rebate based on income,
- cost of living increase geared to income,
- a form of rent control.

The province was asked to assist non-profit and cooperative organizations in supplying needed housing.

The north needs senior citizen housing, though not necessarily subsidized. It was asked that the province and municipalities assist in providing fully self-supporting housing.

Solutions were given to enable the elderly to remain in their present surroundings, either through subsidies for present accommodation or by supplying suitable housing in small towns or neighborhoods. The move to other towns or cities to gain OHC access was found objectionable.

Several suggestions were made for subsidies in vacant apartments, small houses or cottages. Large houses could be divided into smaller units. Several thought that mobile homes were a promising solution for both the elderly and the levels of government providing assistance. These could be rented or on land subsidized by the government who would provide maintenance and supervision.

The suggestion was made that senior citizens with capital be able to turn over to the housing authority a specific sum of money for which they would be guaranteed accommodation at a rate which would be constant.

One brief proposed that the government purchase the homes of senior citizens with a 25 percent cash downpayment with the remainder paid in mortgage form to the owner. The owner would then be given high priority on OHC listings. Other suggestions were for life-time leases and trading of houses in keeping with need.

The location of senior citizen housing was mentioned as most desirable in small communities. It was asked that

restrictions against location in rural communities be lifted. Many appeals were made for housing near transportation and shopping. A few thought that the sites chosen were not always the most desirable and were the result of developers controlling the selection rather than the municipality.

There was no general agreement on the physical form which government subsidized senior citizen accommodation should take. Some requested high-rise buildings but the majority found any apartment objectionable. Small cottage-type dwellings were asked for. Other briefs asked for motel/hotel type accommodation. It was asked that senior citizens be given a greater chance to participate in policy formation and design and supervision of projects with representation at both the provincial and municipal levels. Recommendation was made for standard OHC plans which would cut down planning and design time.

Requests were made for health care facilities, provisions for the handicapped, cafeterias, efficiency apartments and proper recreational facilities.

The province was asked to give grants to municipalities to provide recreational and social facilities specifically for senior citizens.

There was a division between the desirability of bedroom and bed-sitting room units. Some considered help with maintenance and care essential while others obviously wanted to be as self-sufficient as possible. Some felt the CMHC guidelines for housing the elderly should be adopted as legislation.

No universal agreement was possible over the desirability of integration. A few found children and young adults difficult as neighbors while others thought normal integration contributed to general well-being.

It was specifically asked that policies and provisions of OHC and the housing authorities be compatible.

The rating system was thought to be illusive and should be well defined and publicized.

Native People

There were seven briefs and five public meetings which dealt in total or in part with the special housing needs of the Indians of Ontario. A review of these briefs and meetings shows that those presenting views believe there are special problems which can be solved only with massive government aid. Solutions differed in detail, however. These differences seemed to centre on the pros and cons of integration with the general population.

Native people in Ontario are seen, and see themselves, as burdened with poverty, a general low level of education, and conditions of employment not characteristic of the population at large. The briefs and comments expressed the opinion that the general condition of housing available to native people is by and large inadequate.

It was said that new patterns of social and physical mobility produce hardships. Native people are migrating to urban areas where adequate accommodation cannot be found and where they said, they experience discrimination, lack of job opportunities, exploitation and over-crowding. Many families were reported as relying on unemployment insurance and welfare assistance. They were also said to suffer from inadequate education and training for jobs in urban centres, at a time when migration is increasing.

Some briefs pointed out that in the north many live permanently in tents in a harsh climate. At Moose Factory government regulations concerning serviced land and ownership are said to have prevented new housing.

As for urban areas, the briefs reported ghettos and lack of water and sewer services, combined with general over-crowding in the housing available to native people. Poor housing is seen as both a cause of other social ills, such as alcoholism, or a result of other factors, such as the lack of education.

Several briefs noted that the strong cultural ties and patterns of living prove alien within the larger society. There were calls to withstand complete integration within the larger society and to uphold the evolutionary trend, while promoting cooperation between native and non-native populations. There were also pleas for consideration as needy low-income families only, which contrasted sharply with statements calling for special attention to traditional

cultural patterns.

The Metis and Non-Status Indians were seen as a distinct sub-group within the native population. They have acute housing problems and, it was pointed out, lack the privileges and land of Treaty Indians -- they are not included in special government programs and are not permitted to live on reserve land.

As most of the areas where native people are unorganized territory, the feeling was expressed that government programs in the past have either not been available, or the government has not paid enough attention to their special problems.

There was a complaint that "trouble" had been experienced with housing authority in one northern town. It was reported that applications for public housing go unanswered and that discrimination occurs. The province was asked to take over the responsibilities of the housing authority.

Several briefs pointed out that municipal zoning restrictions prevent the erection of temporary accommodations such as hostels and tent cities for transient summer trappers; other local standards such as building codes do not allow "cheap and easy" housing to be built which would provide the kind of housing necessary. Municipalities are adopting standards from the southern part of the province, it was said, which are not applicable in the north. Also it was noted that municipal regulations governing residency requirements exclude those on reserves who need housing. Amalgamation of some municipalities would be necessary to adequately supply a region's housing needs, said one brief.

Recommendations to municipalities were for lower general standards to bring housing costs down to a level which most native people can afford. Specific requests were for building standards which would allow self-help housing to save labour costs. It was felt there would be older housing available in urban areas but that both material and labour costs would make rehabilitation prohibitive under existing standards.

While "Tent Cities" are not adequate shelter against the cold, they do provide transient accommodation and it was suggested they might be permitted for this use.

The feeling was expressed that the province was not fully attentive to native problems. It was felt home ownership

programs are designed for people with steady jobs and full-time employment.

Many authors felt that too little housing has been made available to native people. They said that the need and demand studies, which follow only upon municipal requests, do not adequately assess and supply the need for public housing and that no provincial housing is supplied in unorganized areas at all. There was the request that housing be brought to the reserves, rather than the people be forced to move to urban centres for housing. There were requests both for integrated projects with the larger community, and separate programs.

There were complaints that information is lacking about housing programs which might be available to native people. Educational programs were requested which would supply information on housing programs to ease the adjustment to an urbanized society in which housing requires different standards of maintenance and budgeting. It was thought that social and economic expectations often rise with a move to better accommodation.

Additional recommendations were for the province to assume full responsibility for providing needed housing as there is a need for more public housing. Such housing should be done "in the local way", said the briefs, and housing programs should involve public participation at all levels of planning, design, construction, and management.

A brief from Moose Factory suggested that people there should be able to build and own their own homes as rental housing would not be desirable there. In general, small houses were regarded as preferable. Row housing was not thought suitable. There was a difference of opinion on the suitability of the Minaki housing project.

There was a request for the care of elderly and disabled on Reserves through programs using trained native staff. A recommendation on behalf of Metis and Non-Status Indians asked that land be given to the Reserve by the province in lieu of that occupied by them. It was recommended also that government housing programs provide for transients and emergency family housing.

It was suggested that many native people were forced to pay high rents by unscrupulous landlords, that banks are reluctant to give loans and mortgages and that people

become discouraged with the red-tape necessary to secure a loan and "give up".

In Moose Factory the houses are privately owned but not the land. It was pointed out that until such ownership questions are resolved, subdivision of the land cannot proceed.

One writer claimed that a local project for native people in one northern city to buy, renovate and rent existing housing has been frustrated because of the rising costs of houses and land.

It was recommended that loans, mortgages and land be made available at the lowest cost possible. Loans and mortgages should be available to those seasonally employed. The Metis and Non-Status Indians felt that they especially needed land available at low cost.

The idea of labour in place of payment on a loan, or "sweat equity" was offered. It was questioned whether this could be of use for constructing services. It was suggested that the cost of buying a house should be in a range of \$11,000 - 14,000, this would include rehabilitation and probably depend on self-help or cooperative labour.

One brief noted that the costs of proposed public housing projects would still be unacceptable to many because it would require a large increase in rent.

Students

The main problems facing students were summarized as access and cost.

There is a scarcity of suitable housing available to students in Ontario. The provision of student housing by the Government of Ontario has been slowed down.

With the exception of Toronto, students are not admitted to public housing until they can satisfy the one year residency requirement.

The government's plan for providing student housing along with public rental units will help but the amount will not be sufficient.

Briefs from London, Ontario, showed this city's particular problems: three-quarters of the university's student population must be housed off-campus; the areas immediately adjacent to the university are zoned for single family use; ratepayers have objected to spot re-zoning which has allowed houses to be converted for student use; they have insisted on enforcement of a local by-law prohibiting more than three boarders or roomers, no separate apartments or basement accommodation. The briefs claimed that there has been ratepayer objection to cooperative student housing also and that students are faced to live at the opposite end of the city from the university.

Some developers, it was said, have rented to students to "fill up" a building but will not accept them if other tenants are available because the four-month vacancy period presents a problem.

When access to low-cost housing is not available, students said they must usually move into higher-priced accommodation.

They alleged that landlords often take advantage of their situation and charge more than they would charge non-students.

The briefs pointed out that students have invaded the east end of London where housing is cheaper and have thus displaced lower-income families. However, they said that the saving in such accommodation is offset by the cost of transportation to and from the university.

Because CMHC and OSHC low-interest mortgage funds are not applicable to a second mortgage, non-profit cooperative ventures student housing is too expensive for such groups to build.

The following recommendations were made:

- That students be considered low-income people.
- That net profits from the Ontario Student Housing Corporation be spent on research into low-income single people, including students.
- That OSHC spend its \$1 million second mortgage fund partly on cooperative housing. (This could also be available to non-student single persons).

- That land use policies be developed to direct the location of student housing and the pace of development. Such policies require three-level government coordination.

Physically Handicapped and Mentally Retarded

Twelve briefs and three public meetings referred in total or in part to the special housing needs of the physically handicapped and mentally retarded.

One brief pointed out that the main problem in providing suitable housing for the disabled is the broad spectrum of requirements posed by differing physical and financial circumstances.

The submissions reflected a wide range of handicap -- from those with limited impairment, such as below normal I.Q. where only limited supervision is necessary, to those with total disability and total dependence.

The economic situation was said to vary from those able to earn some income, however small, to those totally dependent on disability allowances and often with no relatives to give assistance of any kind. There was also said to be a variation between those who have no choice but dependency for survival and those who choose to be dependent.

The overriding impression given in the submissions, is, however, that the handicapped or retarded should be housed in atmospheres as "normal" as possible. An institutional environment was not considered desirable. To live in one's own home, either with family or as part of a group, or in a collective unit such as public housing, were considered better alternatives.

It was felt that the mentally retarded can be accommodated in standard dwellings but the physically handicapped generally require some degree of modification in their dwellings.

There was general agreement that the handicapped and retarded need assistance in either finding housing or modifying housing to fit their particular needs.

Recommendations to the municipal level applied to controls and standards. It was suggested that amendments to the

National Building Code which apply to design standards for the handicapped should be included in building codes of each municipality. It was also asked that zoning regulations which restrict the operation of group housing be changed to permit these.

The greatest aids in the provision of adequate housing for the handicapped and the mentally retarded were seen as being at the provincial level. The province was first asked to establish a housing policy specifically for the handicapped and mentally retarded. There were additional recommendations for assistance within special housing accommodation and also within private homes.

Certain recommendations dealt directly with existing Ontario Housing Corporation Programs. While some units have been allotted for the handicapped within some OHC projects there is the request that such a policy be expanded. It was suggested that family housing and senior citizen housing built under government programs could provide a certain number of units built to the National Building Code's specifications for the handicapped. It was also asked that access to OHC programs be made available for the mentally retarded, and that provision be made for handicapped students in OSHC projects.

For severely handicapped people special structures with supporting services were recommended as were special facilities for the deaf.

It was suggested that when townhouses are built the handicapped should have the first opportunity to rent end units and that senior citizen accommodation could be given to the handicapped and retarded who do not meet the present age requirement.

It was asked that associations for the mentally retarded be able to apply for rent supplement programs on behalf of retarded persons.

It was specifically asked that housing subsidies be made more flexible and allow a choice of accommodation. This would extend programs to group homes or individual homes.

One submission broached the subject of rent-geared-to-income programs which place those handicapped at a disadvantage. Under the present system, it said, the income of a full-time attendant is included. It was asked that the rent be based

on the income of the handicapped person only.

Several remarks concerned construction requirements:

1. There should be Provincial pressure for the incorporation of supplement 5 of the National Building Code, Building Standards for the Handicapped, into the Canadian Code for Residential Construction.
2. The Province should explore the feasibility of design modification in dwelling units and facilities for the handicapped.

It is felt that renovations in the homes of the handicapped would alleviate the need to place many individuals in nursing homes or hospitals. Requests were made for funds to carry out such renovations. If the province feels such funding is not feasible, said one brief, it should propose this as an amendment to the National Housing Act. Tax reductions for renovations were suggested as an alternative.

Suggestions were offered to the province for changes in funding: The Retarded Persons Act should be amended to allow principal and interest as part of approved operating costs eligible for assistance under the Act; grants be increased to 100 percent to compensate for difficulties in raising capital not covered by the Act's funding. The Act requires construction standards which were felt to be too stringent and lead to increased costs. It was recommended that these be reviewed with the intention of bringing standards more in line with average construction requirements.

It was also recommended that the Act cover grants to facilities other than community residences and that CMHC funding for group houses should be encouraged.

Single Persons

The briefs and meetings which comment on the special housing needs of single persons generally deal with those who have low incomes, and are not adequately housed through the private housing market or in government subsidized housing, and the segment of the population, which because of income, lifestyle or circumstance, requires temporary accommodation.

It was stated that the single person is forgotten. One brief stated that some landlords will not rent to single persons. It was felt there is discrimination against roomers in particular with exploitation by way of high rents and no security.

Migrants and transients require special help in obtaining temporary accommodation. Other accommodation was said to be needed for those making a change in location who cannot afford commercial hotels.

The northern part of the province provides little temporary accommodation for people who come to urban areas for medical or personal reasons. Youth hostels are seen as needed across the country in major cities, near centres off main routes, near areas likely to have cyclists and hikers.

Opinions expressed the necessity for government policies and government cooperation with the private sector to obtain adequate housing for single persons: for example, the new Rehabilitation Amendments will apply to family housing only.

It was suggested that programs be established at the local level to discover existing housing suitable for single persons.

One commentator asked that private apartment owners be encouraged or required to provide some furnished units for roomers with the provision that the tenants gradually replace supplied furniture with their own.

Specific measures for emergency accommodation were:

1. Emergency housing could be established with the cooperation of a housing office and the Mission Services of London in the City of London.
2. A Central Housing Information Centre was suggested for Toronto which would have listings of accommodation for transients, act, in a general advisory capacity and enter into the establishment of cooperative group housing. It was suggested that emergency shelters should have staff to help those using the shelters adjust to new roles.

Other recommendations were:

1. Welfare recipients should be allowed to live where they wish without losing rent allowances; this might encourage cooperative and shared accommodation.
2. Welfare departments should adjust rates to conditions.
3. A commission should be established to prosecute against economic or social discrimination.

A number of recommendations applied directly to roomers' housing. Publicly supported developments should provide some furnished apartments for roomers with the same provision about furnishings as was suggested for the private market.

This recommendation was intended to ease the transition between rooming accommodation and apartment living, which might be further eased by providing agencies with funds to give to roomers wishing to make the transition.

OHC, it was said, should assume the responsibility of providing accommodation exclusively for roomers in low-, medium- and high-rise buildings.

It was recommended that The Landlord and Tenant Act be amended to include roomers, giving them the same rights and privileges as tenants under the Act.

It was suggested that more flexibility in the provincial rent supplement program might enable funding cooperation between the province and voluntary agencies.

The province, it was said, should attempt to coordinate the various administrative agencies, groups and individuals who want to work in the housing field and should review the provision of supporting services.

A specific request was made for veterans who might use Veteran's Land Act loans plus assistance toward the purchase of their present homes or similar housing.

Provincial building standards for group homes were seen as too high. It was suggested a cost benefit study with recommendations be made of small group housing.

Single-Parent Families

Families with only one parent have particular problems finding accommodation, it was said. The briefs and meetings dealt mainly with problems faced by mother-led families. It was noted that such families are often forced into rental housing only to find some landlords will not rent to mother-led families. Limited dividend housing was suggested as expensive and unsuitable, lower rents tend to occur in smaller apartment developments.

Landlords, it was said, will give notice of eviction and raise rents to incoming tenants. The parent is often not aware of the protections under The Landlord and Tenant Act.

It was noted that the spiralling effect of increasing numbers of such families forces them into slum areas or into high concentration within housing projects.

The point system established by OHC was criticized for it places many families with similar ratings in similar accommodation. Although OHC has a guideline of 10 percent accommodation for such families, housing authorities, it was said, have difficulty keeping within this guideline; percentages as high as 60 percent were noted.

There were complaints that projects often do not contain enough recreational and social facilities; that they are often located far from shopping and public transit. Heads of such families said they usually do not have cars and find locations inconvenient and the time and cost of transit exorbitant. High-rise buildings were not preferred.

Credit was said to be difficult for such parents to establish and they find the needed appliances in public housing units hard to obtain. It was suggested that OHC supply stoves and refrigerators in family units.

It was recommended that housing authorities in large cities have larger staff in community relations departments to handle the concentration of single-parent families and their particular problems.

Other recommendations regarding single-parent family housing were:

1. The extension of the rent supplement program to a large number of single-parent families enabling them to have housing in more normal and stable environments and

alleviating the concentration within housing projects.

2. Smaller parcels of land under the HOME program might make home purchase feasible for some families.
3. A study of single-parent families by the Ontario Housing Corporation.

The servicing of non urban land is dealt with separately as a critical issue. The special case of one-industry towns will also be discussed in isolation.

Serviced Land - Non-Urban Areas

"Ontario residents should be entitled to own their own homes and build where they choose if proper pollution control is observed."

The lack of adequate housing was seen primarily as the inability of the municipality to grow or change because of the lack of serviced land to accommodate new development. The housing problem and the provision of serviced lots were seen as "interdependent". While serviced land and the provision of serviced land were regarded as a province-wide issue, the repetition of the problem in reference to rural and northern areas proves significant.

In some instances it was mentioned that a limited supply of serviced lots creates a shortage of land on which to build, therefore sending up the cost of housing. In other instances all serviced, but undeveloped land was said to be unavailable or held by one or two developers.

They pointed out that there is no opportunity for individuals to obtain building land near a sewage system. They further noted that with little or no competition, housing costs increase and housing becomes limited to middle-(or higher-) income brackets.

Private investors are said to be unwilling to invest in land which is not serviced. Municipalities, it was said, are slow to provide serviced land. Some municipalities expect it will be as long as 15 years before their services are extended. Some municipalities said they find it difficult to upgrade existing services.

For areas where Ontario Housing activity is requested, it

was reported that OHC will not undertake surveys until serviced land is provided; in municipalities which cannot provide such land there is no hope for family and senior citizen housing.

There were complaints that in municipalities which have no official plan, the provincial Ministries of the Environment and Treasury, Economics and Intergovernmental Affairs insist on new developments being fully serviced. The costs of these services were said to be so extreme that municipalities find it difficult to expand or initiate such services and developers are not interested in providing them in northern areas. Comments were given relating to plans and policies of the provincial government which would place housing pressure on rural and northern urban areas greater than the municipalities could possibly meet.

While the problems involved in servicing land in rural and northern urban areas and its direct relevance to housing supply were recognized as complex, the answers to this problem were direct and straightforward. If the province insists on new private and public development on serviced land, then said many of the briefs, the province must provide money to municipalities for services, or it must lower the standards which it will accept, or it must provide services directly. It was pointed out that the province's programs to regulate growth, encourage industry and employment must be followed with provincial responsibility for providing supporting services.

Cooperation between the province and municipalities was seen as needed in planning the communities' future needs. It was suggested that when the study of future development is completed, services could be provided on an incremental basis, perhaps yearly.

Main trunk sewers financed by the province were recommended for future development areas. Another suggestion was that certain areas be allowed to have small disposal plants.

Several briefs asked for specific changes in provincial policies governing the servicing of land. A review of policies was seen as the first step.

Several briefs recognized that the precarious soil conditions of some northern areas warrant environmental controls but felt that controls which hinder all growth must be re-evaluated. Partial services were suggested for a

number of areas to permit residential development. There were requests for reviews of regulations governing septic tanks and tile fields, package treatment plants and holding tanks. It was thought holding tanks should be allowed where soil conditions do not permit adequate sewage disposal. Proper regulations governing sizes, operation and efficiency were recommended for such systems. It was specifically requested that regulations governing services be relaxed. "Cheap and easy" were suggested as the standard. The costs were said to be greatly increased by limitations in materials (i.e. no plastic piping). Submissions asked that specific attention be paid to regulations against development on septic tank systems. It was recommended that conventional mortgage monies be made available for housing using proper septic tank systems.

Cooperation with OWRC was seen as necessary in finding adequate water sources.

Rural Housing

In some areas isolation was noted as making it difficult for people to know where adequate accommodation can be found. A recommendation was made to the Task Force for a central contact person who would advise on housing needs in rural areas; this would alleviate the need to contact numerous agencies. One request was made for someone to handle all rural property.

Areas north of the major southern urban centres face additional pressures as recreational, retirement and commuting areas. These pressures were offered as one reason for the increasing cost of housing, because people from southern Ontario can pay inflated land costs. The difference in the amount of income available for housing in the urban areas of the south and the rest of the province was seen as a fundamental problem.

For the most part the submissions dealt with provincial policies and standards which were felt to directly affect growth and hinder the supply of housing.

Policies of the province which were questioned related to

1. the division of land
2. servicing of land

3. growth policies.

The complaint was repeatedly made that the provincial ministries are not familiar with local problems which could be dealt with much more effectively at the local level. Standards appropriate to Metro Toronto "do not fit" rural areas and should not be applied, said many. Policies regarding the severance of land and strip development were offered in evidence. Strip development was not seen as undesirable. It was specifically asked that the refusal of severances be made on the recommendation of the local council rather than only on the judgment of the plans Administration Branch of the provincial government. One submission complained that the Branch has held up subdivision plans in one area for ten years. Now it is said there is no housing available for workers coming to the area to work on provincial projects, although the land and funding is available.

Provincial policies governing the growth of rural areas near urban centres such as Thunder Bay were criticized. The province's Design for Development policies for limiting growth were said to place great strains on rural areas where there is at present a need for more housing. The Toronto-Centred Region Plan was seen as placing pressure for housing on northern centres designated for growth. There were complaints, too, that planning policies at the local or regional level place pressure on available building lots with spiralling costs resulting.

Local policies which prohibit mobile trailer parks or group homes restrict the housing supply, and it was asked that such regulations be changed.

There was a reference to the provincial sales tax as raising specifically the cost of rural housing and a request that it be withdrawn.

It was asked that the Provincial Government be advised to make funds available "...for more housing in villages and rural areas, either under the direction of municipal councils or the Ontario Housing Corporation".

Northern Ontario

The problems which apply to rural areas will apply also to northern areas. However, there are certain additional

problems in extreme northern Ontario where great distances between populated areas puts additional strains on existing stock; also the incidence of substandard accommodation is much greater. One letter to the Task Force suggested that there are no housing problems in the north but other submissions suggested otherwise.

The number of transients in the north was said to be large partly because people must come to urban centres for employment (often on a seasonal basis) or for medical or other personal reasons. The bitter climate makes sub-standard conditions much more unbearable and dangerous. For example, tourist cabins are often used by workers during winter months; in the summer they are forced to leave to find accommodation elsewhere.

Scarcity of housing in these centres results in high rents, over-crowding and substandard accommodation.

The problems which face rural areas--servicing, growth policies of the province, and land division--were said to plague the north. There is little opportunity to move or commute from elsewhere without hardship. The poor soil conditions, such as inadequate soil cover and bog land, were said to make construction of sewage disposal systems and house construction more difficult and costly. The higher general costs of materials was said to limit home ownership to only middle- or high-income groups. It was noted that those not eligible for rent-geared-to-income housing find it impossible to obtain detached houses, which were regarded as the most desirable form of housing. (This is not the case in one-industry towns where detached housing is usually available.)

Local builders in centres like Sudbury said they find it difficult to operate because they cannot meet the planning and design requirements established by OHC in the time allowed. It was asked that builders receive help from the planning office, and organize themselves to operate effectively.

The province was seen as hindering the supply of adequate housing by applying to the north standards and policies suitable to southern Ontario.

It was pointed out that OHC is not adding to housing stock in the north because OHC can build only on serviced land and there is not enough serviced land. The private sector

was said to be unwilling to build in the north generally, and mortgage companies will not give mortgages in remote areas.

It was suggested that the province provide funds for private building and rehabilitation when funds are not available elsewhere. One request was that housing be given priority in northern and northwestern communities rather than in large centres where there are vacancies.

Cooperation between the provincial departments was suggested as necessary to solve northern housing problems. It was asked that an OHC office be established in the north to fully understand conditions.

A complaint was made that OHC does not consult with local people about proper design and construction in the north. It was felt OHC projects in the south were of higher quality. One suggested that electricity costs be subsidized as a way of providing tenants with greater spendable income. OHC reports of need and demand are not given to the municipality which needs them to establish its own programs.

There was a complaint that the large part of the northern areas owned by the Crown make private control difficult. It was asked that assistance be given to people to acquire land on which to build their own homes.

One-Industry Towns

The one-industry towns of northern Ontario, as outlined in the briefs and meetings, characteristically grew as mining towns. Initially the mining company provided the immediate housing needs of the workers. It was noted that now however the supply of housing and the part played by the mining company are no longer as clearly defined: some mines have closed leaving the people in the town to fend for themselves; other towns still have housing provided by the company but the demand exceeds the supply and the remaining workers are then in competition with employees of supporting services for the remainder of the housing stock; housing supplied by the companies is operationally independent of that of regular markets.

In towns which are experiencing rapid growth there was said to be great pressure for more housing and because the towns are almost totally dependent on the industrial operation,

the pressure for housing will directly reflect its operation, i.e. some mines cannot keep employees because of lack of housing.

Mining or lumbering is a non-renewable resource. Because of the unpredictable nature and the instability of these industries their workers were said to be reluctant to commit themselves to home ownership; rental accommodation is preferred. It was pointed out that if the availability of rental units is small, the alternative of substandard conditions and high costs may be unavoidable. OHC rent-geared-to-income projects were not regarded as the answer because miners' wages are relatively high and they would not be eligible. Reference was made to the popularity of mobile homes as an attractive solution. Call was made for the provision of government sponsored housing at appropriate rent levels for one-industry towns.

One brief offered the suggestion that an area planning agency could give direction and scope to various mining towns which "...operate as little empires...".

The comments expressed in the briefs and meetings found serious fault with provincial policies and programs. For those who do wish to build, provincial policies relating to the servicing of land were said to hinder the expansion of the housing market.

The same problems of municipalities being unable to provide services and private developers not wishing to build in the north were said to apply also to one-industry towns. It was further pointed out that those developers who are willing to gain monopolistic position with which the small landholder can not compete. One town petitioned the Task Force to support the lease lot HOME program to combat such conditions.

Recent government programs to support the mining industry were seen as having an adverse affect on housing supply and the ability of municipalities to supply needed services for increasing housing through normal channels. The situation was described thus:

The government has taken over the provision of housing to mining communities which were once supplied by the companies. However, this government sponsored housing must be under the companies' guarantees. This transfer of responsibility places a great burden on the

municipality to support the increase in development, while at the same time the mines are declared tax-exempt and therefore not supplying a share of development costs. In addition, municipalities are responsible for recreational and cultural facilities once supplied by industry. The assistance which the government gives to these towns is small. This grant is lost to the community if the municipality shows a deficit spending.

Recommendations were made therefore for government funds for development to aid the municipalities. Conditions for small tract development should also be reviewed, said some briefs, and there should be some regulation of housing prices charged by contractors.

Specific mention was made of inadequate studies by OHC in towns where mines were thought to be closing. It was said the judgments are made too quickly and although there might be an abundance of housing if people left the town, much of that housing was substandard.

F. THE LOCAL GOVERNMENT VIEW

The views of local municipal governments and school boards have been included in all of the preceding summaries of public opinion on the various housing issues. This summary is therefore a departure in format, looking particularly at the special interests of municipalities and local school boards.

This summary draws heavily from a document prepared by the Centre for Community Development, Algonquin College, Ottawa, entitled - A Summary of Seventy-Five Submissions from Local Municipalities and School Boards to the Ontario Task Force on Housing Policy, with some additional analysis by the Task Force.

Response to the Task Force from municipalities was somewhat uneven. Of the 950 municipalities in the province, only 84 submitted briefs. (More than half the municipalities with a population of 100,000 and up are represented by briefs; less than a tenth of the municipalities with a population below 25,000 are represented.) Some briefs were one page letters; others contained lengthy analysis; some were accompanied by studies and reports. Many were written by the clerk of the municipality, others included or were submitted by elected representatives, citizen committees, building firms, and so on. The City of Ottawa offered an explanation for the spottiness of the response:

"Firstly, the City has been hampered...due to a restrictive time element. Secondly, it has no tool whereby it can grasp the actual housing situation."

The concerns are summarized under the areas that are given the greatest weight. Necessarily, given the form of the response, these are broadly defined and overlapping. There is no attempt made to cover all of the specific recommendations; rather the intent is to bring out the range of concern and the spectrum of opinion.

Policy Formulation and Implementation

The major overall concern of the municipalities and school boards was with the role of government and the relationships of different levels of government, as well as the relationships between different departments and agencies of government. Although not necessarily stated as such, most of the submissions considered specific aspects of government policy, e.g. public housing, land use development. Many however, were at the same time concerned with overall policy orientation and the articulation of policy through government.

Housing was considered to be a "basic social need"--"it is a fundamental right of every Canadian to be well housed in an appropriate environment". The use of housing as a mechanism for controlling fiscal policy was seen as contrary to this premise.

Lack of consideration of social factors was singled out for criticism--"The social impact of housing should be assessed and taken into consideration." The formulation of social goals was recommended. Poverty was also seen as a factor in the "housing" problem.

Research, studies, surveys, especially up-to-date assessment of needs, were considered important to overall policy formulation.

Some submissions spoke against the isolation of housing as a problem - "All segments of the community and development must be dealt with, and not any one in isolation". The need for other policy areas to be modified was documented. Some of those mentioned were: the general policy of growth stemming from provincial development plans (e.g., the Toronto-Centred Region Plan is causing hardship to some municipalities); transit planning in the Toronto-Centred Region is affecting surrounding communities; remote communities suffer from a lack of transit planning; lack of implementation of programs for sewage treatment is a factor

in the shortage of land for housing; the provision of social services, open spaces and parkland, industrial development and school construction, are often out of phase or lacking in housing developments. A reduction in the number of departments and levels of government was suggested as one way of achieving greater consistency in the policy formulation and implementation processes.

Participation

A main contention of the municipalities and school boards was that there should be more control at the local level. Most municipalities felt that they have little say in policy. Their influence is limited to regulatory powers to effect changes in housing. Yet needs are expressed most clearly at the local level.

It was stated that although policy and guidelines should be set at senior levels and finances administered to enable housing programs, decision making powers should be given to the local areas. Some saw the region as the effective level; others favoured local municipalities. The danger of simply adding another level of government with regional jurisdictions was pointed out.

The provincial government was seen as a level for appeal on decisions made locally. The federal government's role in research (but also the need for financing studies at the local level) and finance was emphasized.

Not all municipalities sought more control. However, those that did not asked for more involvement and more information. Many supported greater involvement of citizens as well.

Financing

A number of submissions pointed out the need for financial support to municipalities, if they are to take on a more substantial role in the provision and regulating of housing. The property tax was seen as regressive and an inadequate base. Block funding of municipalities over five years was one proposal. Municipalities were also aware that there is legislation permitting the sharing of costs (under the NHA) and encouraged the provincial government to take advantage of this.

Other suggestions for financial reform included: a review of assessment procedures, a revision of farm assessments, a revision to allow local governments to issue and sell debentures.

Public Housing

The aspect of government housing policy which received most attention was public housing.

In a number of instances the Ontario government's taking the responsibility for providing subsidized housing was seen as commendable. The implementation of this policy, however, was widely criticized.

In many communities, the demand seriously exceeds supply and there was concern expressed for the number of applications and particularly for the length of time before housing is actually constructed.

There was criticism of the failure of some municipalities to request public housing. This places a heavy burden on neighboring municipalities who are prepared to respond to need. This problem was of particular concern to Metro Toronto, which now supplies the greater portion of existing public housing to its area.

Comments regarding the manner in which OHC operates included: there is a lack of consultation between OHC and local governments; the way in which proposals are made should be reviewed; the manner in which OHC carries out its surveys of need is inadequate; the ceiling upon the price of land is unrealistic for some communities.

The design and location of public housing for low-income families was seen as giving rise to grave problems. There was emphasis on segregation (ghetto-ising); the social implications of the density and concentration of units; the lack of social recreational facilities, etc. and the consequent resistance of citizen groups to housing projects. Most submissions recommended integration of family housing units in the neighborhood. Various methods were recommended: limiting the size of projects; using different types of housing--detached, semi-detached and older rehabilitated homes instead of high-rise apartment buildings; an increase in the rental supplement program. Home ownership was also seen as desirable and programs that could lead to ownership were advocated.

Other Housing Programs

Generally speaking, there was comparatively little comment on other government housing programs. Senior citizen housing was seen as successful but inadequate. The HOME program (leased lot) was also commended but considered inadequate. One criticism concerned the ceiling on total costs--in areas where the cost of construction is high, the result is low-standard housing.

Housing in the Private Sector

Views on the provision of housing by the private sector ranged from the position that the industry is shackled by government bureaucracy to the position that the industry has failed to provide housing, enjoys a monopoly situation, and should be government controlled.

In general, however, it seemed to be considered desirable that families be able to find housing in the private market. Home ownership was given high value and various suggestions were advanced to enable middle- as well as lower-income families to purchase homes. Some of these were: better use of existing housing stock (rehabilitation, providing housing for senior citizens in order to free older family housing stock); encouragement of cooperative housing schemes; incentives to builders to provide single family housing for lower middle-income families. Innovative housing was also recommended; modular and prefabricated homes were referred to specifically. Quite a number of communities raised the question of mobile homes and trailer parks.

The heavy commitment to high-rise apartments and their suitability for family living was questioned. Recognizing the impossibility of meeting housing needs with single family units, innovations in medium-density housing were proposed.

Land Development

Difficulty in getting approval for residential subdivisions, amendments to official plans and rezoning was said to be frequently caused by bureaucratic delay, adding to the cost and shortage of housing.

Many municipalities recommended that approval of official plans should remain with the provincial government but that once this approval is given, local governments should exercise control over subdivisions, zoning, etc. (subject to appeal by the province). The province on the other hand, should provide guidelines for approvals. Some recommended the region as the appropriate level for such controls, others recommended local municipal control. Some of those favouring municipal control, suggested that experience with the regional level has not demonstrated any improvement--the larger unit has only eliminated the volition of the local area.

Some submissions were not so specific and simply recommended a reduction in the number of departments and levels of government involved in the approval process.

Municipal zoning and building by-laws were in some cases considered antiquated and in need of review. Legislation to enable municipalities to exert new controls were recommended (e.g., site plan approvals, demolition control, involvement of citizens at early stages of planning for development).

Land and Costs

Generally speaking, the rising cost of land was seen to be the major factor in the cost of housing. Speculation and the cost of servicing were the most frequently cited causes.

Government land assembly was seen not only as a method of curbing speculation, land costs, and providing competition, but also as a means to promote good planning. Assembly of land was recommended at all levels of government and through the cooperation of various levels. Although generally referred to in the context of new subdivisions and vacant land, it was also suggested as a way of using vacant lots in urban centres.

Other recommendations for reducing speculation included new methods of assessing vacant land, and a limit or tax on profits and capital gains.

Two alternatives were suggested with respect to increasing the supply of serviced land:

- 1) Financial assistance to municipalities for the provision of services, especially in areas where the costs are higher than average.
- 2) Reduction in the standards and regulations for such services, (e.g., reduction of street widths).

High interest rates on mortgages, especially second mortgages, were also considered important in the rising cost of housing. Increasing numbers of families were said to be eligible neither for public housing nor for NHA loans under present regulations. This may be because of income level, or the standards of housing or land servicing. This is particularly serious in rural areas.

The creation of a provincial lending institution, easing of regulations on mortgaging under the NHA, limiting of mortgage rates, and making interest charges on mortgages tax deductible, were all suggested as measures that might be taken to lessen this cost. It was pointed out that some banks are unwilling to finance construction, purchase, and improvement of homes, and suggested that this form of financing be made mandatory.

Many other causes of increasing costs and suggested measures of control were put forth for consideration:

- high local standards--institute a uniform building code or reduce standards to permit innovation.
- cost of building materials is increasing--reduce or eliminate the tax on building materials.
- the industry works on a high profit basis--the provision of competition, partly by the entry of government into the market.
- delays caused by labor relation negotiations--reorganization of trade unions.
- length of time needed for approvals from government--reduce the number of levels of government involved, with more control exercised by local municipalities.
- real estate and legal costs are high--there should be some form of restraint.

Neighborhood Rehabilitation

Submissions from larger communities commented on the deterioration of the central core of cities. Therefore, a policy of upgrading and rehabilitating neighborhoods, as proposed in the amendments to the NHA, is commended and the province is urged to share this responsibility with the federal government.

There was concern, however, about the manner in which these programs will be implemented. An appeal was made for administration at the local level, where there already exists an awareness of needs and problem areas. There were also a number of comments regarding specific terms of the legislation (e.g. neighborhood improvement funds should not be restricted to specific areas -- the need is much broader). Some of the comments concerning side effects and/or additional assistance needed to make the programs effective included: improvements to homes should not be taxed; rent supplement program could be used as an adjunct to rehabilitation to prevent "whitepainting"; standards for rehabilitation are too high and therefore discouraging; loans should not be restricted to family housing (some of the worst problems are with rooming houses, flats over stores, etc.).

Proposed federal assistance to cooperatives and non-profit housing groups was seen as a benefit to neighborhood rehabilitation because of their self-help and community involvement aspects. The province was requested to provide additional support for these forms of housing.

Land assembly provisions were seen as applicable to the purchase of underused commercial and industrial areas as well as in-fill lots in the central city. There was concern, however, that inner city areas would have to compete at a disadvantage (because of the high cost of land) for these funds. It was suggested that the province set up its own loan fund for this purpose or that special sections of the NHA be devised.

Local Factors

Although municipalities and school boards were concerned that housing problems be dealt with in a total context, that planning must be comprehensive to be effective, they also urged that specific local factors be considered.

The impact of other policy areas has caused problems at the local level. Lack of definite plans for the Niagara Escarpment have resulted in uncertainties about the future of the whole area. The pressures of growth as a result of TCR are having an impact on municipalities surrounding Metro Toronto. In some communities, single family housing has become unavailable to younger families who cannot compete with "outsiders". Speculation in rural agricultural land has resulted. Some communities have become recreation areas for Metro with seasonal residents now owning one-third of the privately held land.

Conflicts in policy also cause local problems. For example, government industrial development policies are providing employment but restricting housing in some areas. Conflicts between education and development policies also cause problems (see section on schools).

There are special hardships where towns call themselves "one-industry" towns. Problems are particularly acute if the industry in question does not pay taxes to the municipality or if the industry received government help to build homes that are now considered substandard, has disappeared.

Sometimes special factors are indigenous. Cost of servicing in the Shield is one example. Individual circumstances of municipalities -- old plans, fragmented ownership patterns, high water tables, industries which attract transient workers -- are others.

The Views of the School Boards

Quite a number of the school boards in the province responded to the Task Force. They were concerned about the many inter-relationships between housing policy and educational policy.

The role of school boards in relation to government was a major area of comment. School boards suggested that there needs to be a general policy of including school board members on planning boards. This would aid communication which is often lacking among school boards, local government, and the provincial government, specifically with OHC and the OMB. This lack of communication sometimes makes it impossible for boards to plan enrolment figures accurately. For instance, the change in suite and compo-

sition mix of apartment buildings may alter enrolment figures dramatically.

There is conflict between policy on subdivisions and policy on school construction. This occurs particularly in the consideration of the adequacy of school sites in new subdivisions. The Ministry of Education's policies on pupil places and capital building funds conflict not only with local board policies but with the progress of planning approval at other levels of the provincial government. In some areas, budget restrictions make provision of schools impossible.

Some school boards recommended that developers provide a percentage of space for school sites in the way that parkland is provided. Possibly, also, the developer should be charged a dwelling unit fee to go towards the heavy costs of school construction. Especially in rural agricultural areas, it was considered unfair that established residents should have to bear the burden of increased taxes. It was noted that transportation costs to remote subdivisions are high.

Submissions presented a vivid picture of the social costs of high-density of public housing projects. Social services are inadequate and overburdened, and restrictive budget policies cut back on the pupil/teacher ration. In addition, the projects are a hazardous environment for children. Dispersal of units and restriction of size was recommended.

In some communities migration to the suburbs causes overcrowding in suburban schools while vacancies exist in central city schools. The policy of "bussing" children, sometimes to separate areas of the city, was not supported. For all these reasons, many boards of education supported in-filling in existing neighborhoods and assistance to families with school-age children to move where there is already school accommodation.

The use of schools for general community functions was also recommended.

Appendix A

Individual Newspaper Advertisements - Initial Notice, January, 1973

<u>Municipality</u>	<u>Newspaper</u>	<u>Municipality</u>	<u>Newspaper</u>
Barrie	Examiner	Ottawa	Citizen
Belleville	Intelligencer	Ottawa	Le Droit
Brampton	Daily Times	Ottawa	Journal
Brantford	Expositor	Owen Sound	Sun Times
Brockville	Recorder & Times	Pembroke	Observer
Cambridge	Reporter	Peterborough	Examiner
Chatham	News	Port Hope	Guide
Cornwall	Standard Freeholder	St.Catharines	Standard
Fort Frances	Daily Bulletin	St. Thomas	Times-Journal
Guelph	Mercury	Sarnia	Observer
Hamilton	Spectator	Sault Ste. Marie	Star
Kenora	Miner & News	Simcoe	Reformer
Kingston	Whig Standard	Sioux Lookout	Daily Bulletin
Kirkland Lake	Northern Daily News	Stratford	Beacon Herald
Kitchener	Record	Sudbury	Star
Lindsay	Post	Thunder Bay	Times-News
London	Free Press	Thunder Bay	Chronicle- Journal
Niagara Falls	Review	Timmins	Press
North Bay	Nugget	Toronto	Globe & Mail
Oakville	Journal Record	Toronto	Star
Orillia	Packet & Times	Toronto	Sun
Oshawa	Times	Welland	Tribune
		Windsor	Star
		Woodstock	Sentinel Review

Appendix B

Initial Newspaper Advertisements - January 1973



TASK FORCE ON HOUSING IN ONTARIO

An Advisory Task Force on Housing Policy has been appointed by the Ontario Government to recommend realistic housing policies for the future.

Individuals and groups are invited to forward written submissions to the Task Force before February 20, 1973, on matters relevant to general housing needs in the Province.

The Task Force is particularly interested in securing views on:

- The Ontario Government's responsibility with regard to
 - families and individuals who cannot obtain adequate housing in the private market;
 - the housing industry.
- The social and economic impact of the Ontario Government's present housing policies.
- The impact on housing of other government policies.
- The effect of present regulations and planning controls on housing development.

Following receipt of submissions, the Task Force will hold public meetings in a number of Ontario communities. Written submissions will assist in scheduling appointments and hearings.

Eli Comay, Chairman

The Advisory Task Force on Housing Policy
5th Floor, Hearst Block,
900 Bay Street, Toronto M7A 1A2



UN COMITÉ SPÉCIAL SUR LE LOGEMENT EN ONTARIO

Le Gouvernement de l'Ontario a formé un comité spécial sur le logement afin que celui-ci recommande des lignes de conduite réalistes concernant l'avenir du logement.

Les personnes et les groupes intéressés sont invités à faire parvenir des documents à ce Comité spécial au sujet des besoins du logement en général dans la Province, avant le 20 février 1973.

Ce Comité spécial est tout particulièrement intéressé par les points suivants:

- La responsabilité du Gouvernement de l'Ontario en ce qui concerne
 - les familles et les personnes qui ne peuvent se procurer un logement décent sur le marché privé,
 - l'industrie du logement.
- L'impact social et économique de la politique actuelle du Gouvernement de l'Ontario en matière de logement.
- L'influence sur le logement des autres politiques du Gouvernement.
- L'influence des règlements et des contrôles actuels de planification sur le progrès du logement.

À la suite de la réception des documents, ce Comité spécial tiendra des assemblées publiques dans un certain nombre de communautés de l'Ontario. On se basera sur les documents reçus pour planifier les auditions.

Le président, Eli Comay

"The Advisory Task Force on Housing Policy"
5e étage, Edifice Hearst
900, rue Bay, Toronto M7A 1A2

Appendix C

Form Letter Requesting Submissions From General Public

The Advisory Task Force on Housing Policy was established by the Government of Ontario to do the following:

- (a) To examine the current housing situation in Ontario and to make recommendations on the appropriate role of the Ontario Government, in company with other levels of government, the business sector, and private citizens, in helping to meet the housing needs of the residents of Ontario.
- (b) To examine and make recommendations on the organizational requirements for the future development and implementation of housing policy - within the Ontario Government, between levels of government, and between the Ontario Government and those groups of citizens and institutions most affected by decisions on housing.

As part of its work, the Task Force is interested in receiving submissions from individuals and groups who wish to submit their views for the Task Force's consideration. The general areas in which the Task Force is particularly interested in receiving submissions are the following:

1. The appropriate role and responsibility of the Ontario Government with regard to families and individuals who cannot obtain adequate housing in the private market.
2. The appropriate role and responsibility of the Ontario Government with regard to the Ontario housing industry.
3. The social and economic impact of the Ontario Government's present housing policies.
4. The impact on housing of the Ontario Government's policies in other fields.
5. The suitability of present regulations and planning controls on housing development.

In addition to these general questions, the Task Force is interested in receiving views concerning the housing needs of the different areas of the Province, and the housing needs of special groups, such as elderly persons, students, minority groups, handicapped persons, rural housing needs, etc.

Following the receipt of submissions, the Task Force will be holding public meetings in a number of Ontario communities. It is possible that some of the groups which have made submissions will be requested to attend these meetings in order to discuss with the Task Force specific questions which they have raised in their submissions. The location of the public meetings and arrangements for participating in them will be announced at a later date.

In order to give proper consideration to written submissions, it is necessary that they be received by the middle of February but it will be possible, under special circumstances, to extend this deadline to the end of February. If your group intends to make a submission, it would be appreciated very much if you could advise us of this, and

indicate approximately when we may expect to receive it.
If you require any further information, please write or
call the Task Force at the number shown above.

Eli Comay,
Chairman.

Appendix D

Form Letter Requesting Submissions From Municipal Councils
and School Boards

January 25, 1973.

To the Head of Council
and Members of Council:

The Advisory Task Force on Housing Policy was established by the Government of Ontario to do the following:

- (a) To examine the current housing situation in Ontario and to make recommendations on the appropriate role of the Ontario Government, in company with other levels of government, the business sector, and private citizens, in helping to meet the housing needs of the residents of Ontario.
- (b) To examine and make recommendations on the organizational requirements for the future development and implementation of housing policy - within the Ontario Government, between levels of government, and between the Ontario Government and those groups of citizens and institutions most affected by decisions on housing.

As part of its work, the Task Force wishes to receive submissions from municipal Councils in Ontario concerning general housing conditions in their area, and concerning the following general matters:

1. The appropriate role and responsibility of the Ontario Government with regard to families and individuals who cannot obtain adequate housing in the private market.
2. The appropriate role and responsibility of the Ontario Government with regard to the Ontario housing industry.
3. The social and economic impact of the Ontario Government's present housing policies.
4. The impact on housing of the Ontario Government's policies in other fields.
5. The suitability of present regulations and planning controls on housing development.

Following the receipt of submissions, the Task Force will be holding public meetings in a number of Ontario communities. It is our intention, when we visit these communities, to hold a meeting with representatives from the municipalities in these general areas to review their submissions and to hear any additional views which they may wish to present.

In order to give proper consideration to written submissions from municipalities prior to these meetings, it will be necessary that we receive them by February 28. If your municipality intends to make a written submission we would appreciate it very much if you would advise us of this, and indicate approximately when we may expect to receive it. It would also be appreciated if you would forward 12 copies of your submission.

We will be advising you in a few weeks of the proposed arrangements for public meetings in your area. If you require any further information, please call or write the Task Force at our office in Toronto.

cc: Clerk of the Council.

Eli Comay,
Chairman.

Appendix E

List of Briefs Received By The Task Force

A. Individuals

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
5	High Cost of Housing	Mr.V.C.Vaughan Toronto	Jan 24
6	Views on Housing and OHC	Mrs.M.Wells,Toronto	Jan 25
7	Tenant participation in Government Housing	Mr.D.Proulx,Toronto	Jan 26
8 8/II	Trades Building Codes	Mr.R.Blanchfield, Niagara Falls	Jan 30 Feb 27
10	Condominium for Senior Citizens	Mr.Alfred Wills, River Canard	Jan 31
11	Social Planning	Mrs.A.D.Chidwick, Windsor	Jan 31
12	Mobile Homes for Senior Citizens	Mrs.Frank Mills, Leamington	Feb 1
13	High Interest Rate	S.J.Rouse, Barrie	Feb 1
14	Construction Controls & Property Tax	W.K.Sault, Blenheim	Feb 2
16	Planning Controls	Clarence Orrill, Trenton	Feb 2
17	Subdividing Lots	Harold Norcross, Mississauga	Feb 2
18	Valerie's Last Bedroom	Aime J.H. Legrand, Kitchener	Feb 2
19	Retirement Homes	J.Franklin Reed, Cambridge	Feb 2
20	Care of the Aged	Elin Maki, Kirkland Lake	Feb 5

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
21	Purchasing a Rural House	Rudy Maeder, Oshawa	Feb 5
22	Housing for Single Persons	Mrs.R.Howey, Toronto	Feb 6
23	Real Estate Brokers	Mrs.Mary Dent,Sarnia	Feb 6
24	Mobile Homes	Mr.F.G.W.Cook, Toronto	Feb 6
28	OHC Tenant-Purchase Plan	Mr.G.Young, Don Mills	Feb 6
30	Housing Policies	Mr.H. Zimmermann Oshawa	Feb 9
33	Senior Citizen/Rent Subsidies	Mrs.E.M. Reid Thunder Bay	Feb 9
36	Low-Cost Housing	Mrs.E. Leblond, Vanier	Feb 2
44	Mortgage & Land Bank	Mr.W.H. Ruskey, London	Feb 12
45	Overlooked Aspects of Roomers	Mr.N.G. Browne, Toronto	Feb 13
46	Objections to Task Force	Anonymous, (Postmark South Porcupine)	Feb 5
47	Personal Need for Public Housing	Miss J. Micner, Toronto	Feb 13
48	Senior Citizen Developments	Mr.P.W. Green, Balmartown	Feb 13
49	Development Controls in Rural Areas	Hansen/Smith Norval & Terra Cotta	Feb 14
50	Licensing the Building Trade	R.Douglas Kennedy, M.P.P, Peel South	Feb 14

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
51	Conceptual Design	D. Swackhamer, Brampton	Feb 15
53	Allocating HOME lots to Home Buyers	M.K. Loh, Scarborough	Feb 15
54	Senior Citizen Housing	Mrs. G.E. Aspery, Willowdale	Feb 15
60	O.H.C. Rent Subsidy	Mrs.M. Armrein, Toronto	Feb 16
65	Stop Building Housing Projects; a critique	R.Hill, U. of T.	Feb 19
66	Criticism of O.H.C. & Accommodation, and	Miss R. Flynn, Toronto	Feb 19
66/ II	Management-Tenant Relations		Mar 12
67	The Need for Water Supply and Sewage Disposal Services	L.A. Campbell, Oakville	Feb 20
71	The High Cost of Land	Donald R. Lasso Kitchener, Ontario	Feb 19
73	O.H.C. Finer Screening of Tenants	Samuel Ross, Toronto	Feb 20
74	Bachelor Accommodation O.H.C.	Shirley Wiseman, Windsor	Feb 20
75	Need for Senior Citizen Housing	Richard Milford, Barrie	Feb 20
78	Possible Uses and Determinants for co- operative Housing	D. Cook, Toronto	Feb 20
81	Two Classes of Citizens Receiving Welfare	Mr. A.Vieth, Toronto	Feb 21
82	High Cost of Home Ownership	Mr.M. Penney, Georgetown, Ontario	Feb 20

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
83	Reducing Costs of Home Ownership	Mrs.J. Day, Sarnia	Feb 20
86 86/II	Rent Subsidies for Disabled	G.R. McHaffie, Rexdale	Feb20 April 4
88 88/II	The "Spin-off" Problems of Land Costs	Mr. R. Foster, Cambridge	Feb 22 March 9
90	Recommendations for Improving an O.H.C. Project	Mrs.S. Jones, Owen Sound	Feb 21
91	Rent Control, Rent Subsidies and Tax Reform	Mr.W.M. Scarth, Hamilton	Feb 21
95	Safety in Regent Park	Bert Nebone, Toronto	Feb 23
95/II	Government Involvement in Housing	"	Feb 23
99	Government Intervention in the Housing Field	Bill Westmiller, Barrie	Feb 23
99/II	Land Use Without Zoning	"	Mar 22
99/III	Horrendous Cost of Land Banking	"	April 12
109	Unit housing for Senior Citizens	Harvey Malcolm, Janetville	Feb 27
114	Public Housing Personnel	Miss M.S. Ridley, Toronto	Feb 22
115	The Role of Regional Municipalities in Housing	Mr.Bill Thompson M.A. M.T.P.I.C., Waterloo	Feb 27
116	OHC Tenant Purchase Plan	Mrs. Fred Wilson, Cambridge-Galt.	March 5

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
119	Luxuries for OHC Tenants	M.Ellen Campbell, Toronto.	Feb 22
121	Inadequacy of a One Room Unit	Miss Eveline B. Merrick, Windsor	March 2
125	OHC Tenant Purchase Plan	Mr.&Mrs. G. Laviolette, Hamilton	March 5
127	Towards an Alternative to the Land Dev'mt Industry	Mr. W.G. Anderson Toronto	Feb 27
130	Poor Housing Left to the Working Poor	Fort Frances (no signature)	Feb 21
131	Improving Public Housing	Mrs. June Lendrim Thunder Bay	Feb 21
137	Poor Maintenance in OHC Project	Mrs. Dorothy Dodd, Stratford	Mar 9
138	An Individual's Special Rural Housing Needs	Miss J. Haase, Milton	Mar 7
139	Housing in Germany, France & England	Maj.(ret.) Dr. Wm.H. Hawkins, O.B.E. Ottawa	Mar 7
142	Restrictions of living in an OHC Project	Mrs. Johanna Hall, London	Mar 13
145	Poor OHC Project Maintenance	Mr. Gerald St.Pierre, Tilbury	Mar 13
164	Low Cost Housing in Thunder Bay	Alderman Grace Remus, Thunder Bay	Mar 16
171	Housing Situation in Northwestern Ontario	Mrs. J. Johanson, Sioux Lookout	Mar 15
172	Reducing Land and Construction Costs	Prof. S.D.Lash, Queen's University, Kingston	Mar 15
200	Growing Shortage of Land for Housing	Mr.N.S.Weller, Toronto	Mar 19

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
202	OHC Housing - Desirable features	Mr.M.Cairnduff, Toronto	Mar 21
204	The Policies and Practices of the OHC	Mr.S.Richard Gordon & Mr. E.M.Kliman, Don Mills	Mar 26
207	Impact of Public Housing on Its Residents	Waterloo Lutheran University,S.A. Yelaja, Professor	Mar 26
237	Adam and Eve and the Magic Pond or Priorities for a Housing Solution	J.Wallace Beaton, Woodbridge	Apr 3
238	The Housing Process	Mark L.Dorfman, Toronto	Apr 4
245	Government Funding and Land Banking	Mr. A.D.Arthur, Barrie	Apr 4
246	Social goals first: land as a vehicle for private exploitation	J.C. Smith, M.R.A.I.C., Oakville	Apr 2
247	Residential Require- ments for OHC Projects	Mrs. Emilio Marchioni Chapleau	Mar 29
251	Governments' Roles in Field of Housing	Cameron, Hitchcock, Hungerford, Kusner, Tremner, Toronto	Apr 5
252	OHC Should Be Transferred to Metropolitan Toronto	Alderman Dan Heap, Toronto	Apr 3
255	Urban Land Services Commission	M.H.Kilpatrick Associates Limited, K. Hidaka, Toronto	Apr 5
255/II	"		Apr 11
256	Social and Physical Quality of a Low Rental Housing Project	Mr.George Robb, Toronto	Apr 10

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
260	Home Ownership	Mel Swart, Thorold	Apr 2
263	Developer Rip-off and Government Purchase of Homes of Senior Citizens	C.S. Edwards, Toronto	Apr 5
268	Mortgage Act, Services and New Towns	Donald B. Good, Kingston	Mar 30
269	Comments on City of Guelph Submission	Margaret MacKinnon, Alderman, Guelph	Mar 29
274	Some Views & Recommendations on Housing in Ontario	Michael Williams, Kingston	Mar 26
275	Family Housing Occupied by Students, Kingston	Lily Inglis, Kingston	Mar 26
277	Cost of Housing in Northern Ontario	C. Creed, Thunder Bay	Mar 28
278	OHC in Suburbs and Deterioration of Residential Housing in Core	H.M.Shuttleworth, London	Mar 13
280	Preservation and Development of Neighbourhood Communities	Ken Ross, Housing Inspector CMHC, Woodstock	Mar 13
281	Student Housing and the Deterioration of Downtown Neighborhoods	Carol A. Holsworth, London	Mar 13
282	OHC - Siting, Representation and Community Design	Community Worker in Whitehills Community London	Mar 13
283	Criticism of Projects	Ann Walsh, London	Mar 13
284	Making Urban Areas Habitable	Florence Boyd Graham, London	Mar 13

Individual Submissions continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
286	Survey On Housing Problems in Timmins	Mrs.Pichette, Timmins	Mar 28
289	OHC Tenant Complaints	Neil Gillis, Almonte	Mar 21
307	Housing on Moose Factory Island	Dr. N.L.Fraser, Moose Factory	Mar 22
297	Lack of Government Initiative in Dealing With Housing Problem	Mrs. Sylvia Korican, Kanata	Mar 29
299	Reducing the Burden of Mortgage Payments	D.L.C. Maclachlan, Kingston	Apr 17
305	Motel-like Senior Citizen Accommodation	Miss K. Burke, Timmins	Mar 21
309	Reduced Requirements for Services in New Subdivisions	Mr.R.J.Frost, Toronto	Apr 9
311	Emphasis on Special Housing for the Elderly	Mrs. Irene Mooney, Kingston	April 9
315	Rehabilitation of Older Housing	Mrs. D.B. Good Kingston	Apr 10
316	Rent-Purchase Plan	Alderman Paul Pickett City of Toronto	Apr 10
317	The Difference between Fact and Fiction	Mr. Ian Hood, Toronto	Apr 2
320	Stigma attached to living in OHC Project	Mr.S. Ross,Toronto	Apr 5

Health and Social Welfare Agencies

61	Housing for the Handicapped	Multiple Sclerosis Society (Mr.J. Scrimgeour), Oakville Halton County	Feb 19
62	Housing for Roomers	Health & Community Services Project, M.L. Mitchell, Thunder Bay	Feb 16
64	Housing the Handicapped	Canadian Rehabilitation Council for the Disabled, Toronto	Feb 16
79	Housing for the Physically Handicapped	Rehabilitation Foundation for the Disabled, Toronto	Feb 20
85	Mental Health Problems in O.H.C. Projects	Scarborough Community Mental Health Team	Feb 20
89	Housing the Handicapped: Some Policies	Action League of Physically Handicapped Adults, London	Feb 22
89/II	"		Mar 19
101	Public Housing - Tenant Placement	Welfare Action Centre P.J. Harrington, Director, Rexdale	Mar 2
150	YWCA Programs and Government's Role in Housing	YWCA of Metro Toronto	Mar 13
155	Special Housing Needs of the Handicapped	Hamilton Handicapped Club	Mar 12
160	Liaison between the Society and OHC Projects	Catholic Children's Aid Society of Metro Toronto	Mar 15
169	Recommendations re: Community Developers & The High Cost of Mortgages	Diocesan Committee for Social Development, Ottawa	Mar 15
175	Problems of Mentally Retarded Persons in Ontario with regard to Housing	Ontario Association for the Mentally Retarded, Toronto	Mar 16

Agencies continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
181	Housing for the Handicapped	Housing Action for the Physically Handicapped, Toronto	Mar 16
184	In Support of Supplement 5, National Building Code	Ability Fund, Rehabilitation Foundation for the Disabled, District of Kenora, Rainy River	Mar 19
191	Supportive Services for Public Housing	Madame Vanier Children's Services, London	Mar 19
235	Subsidized Family Housing	Family Service Assoc. of Metro Toronto	Apr 3
287	Inadequate Housing Breaking Up Families	Porcupine and District Children's Aid Society	Mar 28
296	Family Problems and Housing	Advocacy Team, Family Service Centre, Mrs. Joan Gullen, Coordinator Ottawa	Mar 29
303	Roomers and the Handicapped	Ministry of Community and Social Services, Timmins	Mar 21
327	Youth Hostels not for Welfare Transients	Canadian Youth Hostels Association	Apr 11

Citizen and Ratepayers Groups

25	Mobile Homes	Mr.G. Boudreau,	Feb 6
& 25/II		Lucier Estates Mobile Home Owners Assoc.,	Feb 22
		McGregor	
59	O.H.C. Housing in Guelph	Concerned Citizens Committee, Guelph	Feb 15

Citizen and Ratepayers Groups continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
98	Housing in London	Citizens Housing	Feb 28
98/II	A Report Proposing the Establishment of a Housing Office in the City of London	Committee for the City of London	
		"	Mar 19
111	Trefann Court Brief	Trefann Court Working Committee	Mar 7
122	For Ward 9 Community Development Co-operative	For Ward 9 Community Dev. Co-Op., Mrs. P Best, President	Mar 6
151	OHC Rent Scale, Facilities and Maintenance	Windsor Council of Citizens Groups	Mar 12
152	Rising Costs of Land and Housing	Woodstock Housing Committee	Mar 12
158	Housing for People having below Average Family Incomes	A Group of Cambridge & Waterloo Region Taxpayers	Mar 12
227	Ontario Government's Responsibility With Respect to Housing	Civic Environment Committee, Oshawa	Mar 29
234	Private & Public Housing	Confederation of Residents & Ratepayer Assoc., (CORRA), Toronto	Apr 3
261	Rehabilitation of Older Homes	Silverthorn and District Residents Association, Toronto	Apr 5
266	The Situation in Pembroke	CIVAC, Pembroke Civic Action Association	Mar 28
279	Housing - an economic tool	Urban League of London	Mar 13
293	Housing Policy Recommendations	Grandview Subdivision Residents Committee, Sault Ste. Marie	Mar 26

Citizen and Ratepayers Groups continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
302	Community Asks OHC for Survey	Matachewan Recreation and Community Improvement Corporation/Mrs. Rhona Neumann, President	Mar 21
324	Housing Needs in Sandy Hill	Action - Sandy Hill (Ottawa)	Apr 12

Senior Citizen Groups

26	Housing for Senior Citizens	Mr.G. Bassman, The Orton Park Senior Citizens Tenants & Recreation Assn. Scarborough	Feb 8
31	Complex for Senior Citizens	Mr.G.M.Chisholm, Senior Citizen Club, Bobcaygeon	Feb 9
32	Senior Citizen Housing	Woodland Acres North Senior Citizen Club, Scarborough	Feb 9
40	Housing Policy for Senior Citizens	Senior Citizens Assoc. St. Catharines	Feb 13
70	Need for Senior Citizen Housing	Friendship Club #301 of the United Senior Citizens of Ontario Delhi.	Feb 19
80	A Submission About Housing for Senior Citizens in the City of Oshawa	Oshawa Senior Citizens Centre	Feb 21
84	Control Inflation	Senior Citizens' Intergroup Council, Thunder Bay	Feb 20

Senior Citizen Groups continued..

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd</u> <u>(1973)</u>
77	Housing Programs for Senior Citizens	Senior Citizens Club #401, Rexdale	Feb 20
87	Apartments for Senior Citizens	King City 39'ers Senior Citizens' Club	Feb 22
113	Responsibilities of Government in the Housing Field	Sault Ste.Marie and District Senior Citizens Club	Feb 23
113/II	Senior Citizen Rents & Housing	"	Mar 24
136	Senior Citizen Accommodation	Greater Niagara Senior Citizens' Association	Mar 8
157	Petition: Satisfied with OHC Senior Citizen Accommodation	Senior Citizens Paris	Mar 12
262	Homeownership Subsidies to Senior Citizens	Senior Citizens Services, Mike Hookway Toronto	Apr 5
272	Location, Servicing & Design of Senior Citizen Housing	Ottawa Senior Citizen Council	Mar 29
285	Senior Citizen Housing in Rural Communities	United Senior Citizens of Ontario, Inc. Dryden Branch	Mar 21

Tenant Associations

4 & 4/II			
	OHC-Tenant Purchase Plan	Hamilton Heights Tenants Assoc., Sault Ste. Marie	Jan 23 Feb 22
4/III	"	Hamilton Heights	Mar 28
4/IV	"	Subdivision Residents	Apr 9

Tenant Associations continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd</u> <u>(1973)</u>
27	OHC/Rent Subsidy "A New Deal for Ontario Housing Tenants".	Regent Park Community Improvement Assn.	Feb 6
27/II	A New Look for Regent Park	"	Apr 3
100	Public Housing	Scarlettwood Tenants Assoc./P.J.Harrington President, Toronto	Mar 2
128	Suggested Changes in Public Housing Policies Consumer Credit Education	Malaga Tenants Association, Oshawa	Feb 27
141	A Brief on Public Housing	Ottawa Tenants Council of Public Housing	Mar 12
156	Home Ownership and Rent Supplements	Hamilton Apartment Association	Mar 12
189	Recommendations re: Public Housing	Concerned Public Housing Tenants in London	Mar 19
242	Which of the Poor Get Public Housing	Parkdale Tenants Association, Toronto	Apr 4
292	What is Wrong with OHC Accommodation and Policy	Ryan Heights Tenants Association (Roger St.Jean, Sudbury)	Mar 20
318	OHC Management	Thistletown Tenants Action Group, Etobicoke	Apr 5
313	Rent Subsidies: A Waste of Taxpayers' Money	Fed. of Ont. Housing Residents Assoc., Mrs. B. Pearce, Rent Brief Committee	Apr 2
321	Housing, Recreation, Planning & Development	Duncanwoods Tenants Association, Toronto	Apr 5

Real Estate and Housing Industry Groups

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
1	Residential Land Development in Ontario	Urban Development Institute, Don Mills	Dec 5
2 & 2/II	A Plan to allow Low- Income Earners to purchase Dwelling Units	Ontario Real Estate Assoc., Don Mills	Jan 2
2/III	Cost of Housing	"	Mar 28 Apr 2
56	High Cost of Land	Provincial Building and Construction Trades Council of Ontario, Toronto	Feb 15
118	Shortage of Land: Trunk Services and Subdivision Controls	Sault Ste. Marie Home Builders' Association	Feb 22
167	Housing in Thunder Bay	Housing & Urban Development Assoc. of Thunder Bay	Mar 16
173	A Housing Policy for Ontario	HUDAC, Ontario Council Toronto	Mar 16
178	Land Costs create Housing Problem in Ottawa	HYDAC, Ottawa Chapter	Mar 19
180	Mobile Homes meet Needs of Low Income Families	Mobile Home Division, CMHTTA-Ontario, Toronto	Mar 19
193	Co-operation of Private & Public Sectors to Solve House Problems	Canadian Home Manufacturers Assoc., Ottawa	Mar 22
225	Rising Costs and Consumer/Producer Relations	Toronto Home Builders' Association	Mar 26

Real Estate and Housing Industry Groups continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
239	Cautions Against Excessive Government Intervention	Toronto Real Estate Board, William Allan, President	Apr 2
249	Condominium Legislation	Ontario Condominium Association, Willowdale	Apr 5

Businesses and Corporations

52	Rehabilitation	W.F.E.Developments Ltd., Toronto	Feb 15
96	How the Government Causes the High Cost of Housing	Mr.C.W. Scheifele, Choice Developments Ltd.	Feb 23
96/II	Phasing of New Subdivisions Contribute to High Housing Costs	"	Mar 19
106	Business & Corporate Citizens' Viewpoints	Multi Vans Ltd., Bolton	Mar 2,
165	The Growing Importance Of Mobile Homes	Hill Court Mobile Homes Ltd., Thunder Bay	Mar 16
185	Why People Buy Mobile Homes	Murray Jardine Mobile Homes Ltd., Kenora	Mar 19
236	Activities of Neighbourhood Renewal Corporation	Neighbourhood Renewal Corporation, Toronto	Apr 4
248	The Mobilehome Style of Housing Operates Under Outdated Legislation	Parkington Corporation, Kingston	Apr 5

Social Planning Councils

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
72	Brief to ATFHP/General	Housing Committee of the Lakehead Social Planning Council	Feb 19
176	Low Income Housing: Rent Supplement Plan as a Focus of Government Policy	Housing Study Committee of the Social Planning Council of Ottawa and District	Mar 16
205	A Report on Housing in Barrie	Barrie Social Planning Council	Mar 26
208	Remedies for Housing Problems	Social Planning and Research Council of Hamilton & District	Mar 27
214	Housing Statement to A.T.H.P.	Social Planning Council of Metro Toronto	Mar 27
240	Land - An Irreplace- able Commodity	Social Planning Council of Oakville & District	Apr 2
319	Recreation, Planning, Senior Citizens & Housing for the Handicapped	Etobicoke Social Planning Council Housing Committee	Apr 5

Professional Groups

68	Limited Involvement if Architects in Design of Niagara Housing	OAA-Niagara Chapter	Feb 19
197	Recommendations for Future Provincial Housing Policies	T.P.I.C., Ottawa Chapter	Mar 23
213	Urban Housing Policy	Urban Action Committee, Toronto Chapter, O.A.A.	Mar 28

Professional Groups continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
233	Provincial Housing Policy and NHA Amendments	Ontario Chapter, Canadian Assoc. of Housing and Renewal Offices, Toronto.	Mar 30
254	Formulation of New Housing Policies & On the Means of Their Implementation.	Ontario Association of Architects/Alexander B. Leman, President, Toronto	Apr 5
258	Short & Long Term Approaches to Housing Problem	Association of Ontario Land Economists, Peter Martin, Toronto	Apr 5

Political Parties

186	Housing as a Public Utility	Communist Party of Canada, N.W.Ont. Region Committee, Thunder Bay	Mar 19
194	Housing in Ottawa	Ottawa Centre New Democratic Party	Mar 21
194/II	"		Mar 29
243	Housing - A Public Utility	Metro Toronto Committee, Communist Party of Canada/Nelson Clarke, Chairman	Apr 3
300	Fincancial Involvement of Federal Government in Housing, and other Views	Progressive Conservative Association, Timmins	Mar 21
301	Radical Changes in Government Polciy	Cochrane South New Democrats (NDP) Michael Farrell, President	Mar 21

Native Organizations

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
37	Housing for Metis and Non-Status Indians	Mr.B. McGlashan, Ontario Metis & Non-Status Indian Assoc., Thunder Bay	Feb 9
187	The Indian Housing Problem in Thunder Bay	Thunder Bay Native Development Corporation	Mar 19
294	Land and Loans for Non-Status Indians	The Garden River Metis Non-Status Indian Association	Mar 26
304	Costs of Land, Services and OHC Accommodation	James Bay Metis and Non-Status Indian Association	Mar 22

Professional Schools

15	Site Value Taxation	Eli Ophek, School of Economic Science, Rexdale	Feb 2
209	Housing Policy, Housing Needs and the New Town Program	Robert W. McCabe, Urban and Regional Planning, U/T	Mar 21
209/II		Mr.R.Bruce McLaughlin	Apr 16
228	Land Development and Housing Programs	Mr.A.Waterhouse and Mr. J. Hitchcock, Dept. of Urban & Regional Planning, U. of Toronto	Mar 30
253	The Housing Corporation Versus a Ministry of Housing	Dr. Albert Rose, Dean Faculty of Social Work University of Toronto	Apr 4,

Miscellaneous Organizations

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
9	Housing in Ontario: A Programme for Action	Mr.E. Carrigan, Committee for an Independent Canada, Toronto	Jan 30
39	Single Parents & Housing	"Mothers on Budgets", Thunder Bay	February 13
76	Housing Need for Single Parent Families	Social Action Group of Parents Without Partners, Hamilton Chapter 73	Feb 20
149	Housing Crisis, 1970, Niagara Falls	Chamber of Commerce, Niagara Falls	Mar 12
190&190/II	Student Housing in London	University Students' Council, Univ. of Western Ontario, London	Mar 19
217	Alexandra Park Rent Brief Survey	Community Animation in Alexandra Park, Toronto	Mar 21
244	The Ontario Municipal Board	Gananoque Chamber of Commerce	Mar 26
270	Housing and Agricultural Land	John A. Carley-Resource Development Committee, Ontario Federation of Agriculture, Toronto	Mar 29
298	Housing Costs	Level 4, Urban Planning Laurentian High School Ottawa	Mar 29
306	No Builders, No Mortgages in Remote North	Fire Prevention & Roads Committee, Moose Factory	Mar 22
314	Making all Forms of Housing attractive Ventures for Developers	Toronto Redevelopment Advisory Council	Apr 11

Towns Cities and Boroughs

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
34	Financial Assistance for Servicing Land	City of Chatham	Feb 9
42	Area Development	Village of Neustadt	Feb 12
55	Development Controls	Corporation of the Town of Kirkland Lake	Feb 14
63	Expedite Construction of O.H.C.Units	Town of Fort Frances	Feb 19
69	H.O.M.E. Housing for Iroquois Falls	Town of Iroquois Falls	Feb 19
93	Housing Shortage in Wallaceburg	Town of Wallaceburg	Feb 27
94	The Role of Government in Housing	Town of Smiths Falls	Feb 23
102	Disburse Subsidized Housing	City of North Bay, Planning Board	Feb 28
105	Housing in Lincoln	Town of Lincoln	Mar 2
107	Various Issues	City of Kitchener	Mar 2
108	Municipal Role in Housing	City of Waterloo	Mar 2
112	Housing Types - Borough of Scarborough	Corporation of the Borough of Scarborough	Feb 28
117	Bureaucratic and Developer Conspiracies and Another Perspective	City of Windsor	Mar 5
132	Housing Conditions in Thunder Bay	City of Thunder Bay	Mar 7
135	Stimulating Private Construction in Smaller Communities	Town of Picton	Mar 8

Towns Cities and Boroughs continued....

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
140	OHC, Building Codes & Financing	Corporation of the Town of Kapuskasing	Mar 12
143	Some Views on OHC	City of Sarnia	Mar 9
144	Housing in the City of London	City of London	Mar 12
146	Recreation Facilities in OHC Projects	Town of Blind River (courtesy City of Sault Ste. Marie)	Mar 12
148	The Ontario Government's Role in Housing	Town of Aylmer	Mar 10
182	Some Changes in Basic Policy of Public Housing Programs	Corporation of the City of Sault Ste. Marie	Mar 19
183	Changes required to Facilitate the supply of Housing	Corporation of the City of Kingston	Mar 19
183/II	OHC Proposal Calls leave no room for Design Changes	Director of Planning & Urban Renewal, Kingston	Mar 27
192	Housing in Owen Sound	The City of Owen Sound and Labour Council of Owen Sound	Mar 20
195	The Provincial Role in Housing	Town of Desoronto	Mar 22
196	Housing in Cornwall	Town of Cornwall	Mar 23
198	Limit Provincial Role in Housing	City of Guelph	Mar 21
201	Public Land Banking and Pre-servicing	City of Oshawa	Mar 21
206	Inflated Land Values and Speculative Profits	Town of Milton	Mar 27

Towns Cities and Boroughs continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd</u> <u>(1973)</u>
212	Housing Policy Recommendations	Town of Whitby	Mar 28
215	Housing Policy Recommendations	Borough of Etobicoke	Mar 28
216	Points for Consideration	Town of Vaughan	Mar 26
220	Housing in St. Catharines	City of St. Catharines	Mar 29

Townships Counties and Districts

29	Senior Citizens Accommodation & Septic Tank Systems	Township of King	Feb 8
35	Development Controls- Rural	Township of Carling	Feb 9
38	No Rural Housing Problem	Township of Dawn, Florence	Feb 8
41	Township Housing for Senior Citizens	Township of Osprey, Maxwell	Feb 12
43	Senior Citizens' Developments in Townships	Township of Puslinch	Feb 12
57	Development Controls	Township of St. Edmunds, (Angus Ralph)	Feb 16
58	Housing Shortage	Corporation of the	Feb 14
58/II	Submission to Cabinet	Township of Red Lake	Mar 16
97	Mini-Communities	Township of Mariposa, Oakwood	Feb 27

Townships Counties and Districts continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>DateRec'd</u> <u>(1973)</u>
103	Lower N.H.A. Mortgage Rates	County of Dufferin, Orangeville, Ontario	Feb 28
104	Shortage of Housing in Ear Falls	Township of Ear Falls	Feb 27
110	Housing Problems in a Mining Community	Corporation of the Improvement District of Manitouwadge	Feb 22
120	Housing Needs in	Corp. of the Township	Mar 5
120/II	Atikokan	of Atikokan	Mar 22
126	Senior Citizen Housing Needs in Emo	Corporation of the Township of Emo	Mar 2
147	Housing in the District of Muskoka	District Municipality of Muskoka	Mar 9
153	The High Cost of Land and Building Materials	Township of Armour	Mar 12
163	Problems concerning Rapid Development	The Corporation of the Township of Ignace	Mar 16
174	Housing Situation at Nipigon, 1973	Township of Nipigon	Mar 16
322	Housing Committee in London	Middlesex-London District	Apr 4
328	Land Banking to Lower the Cost of Land	Township of Chinguacousy	Apr 12

Boards of Education

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
92	An Amendment to the Planning Act	Kent County Board of Education, Chatham	Feb 23
124	Size and Distribution	Board of Education	Mar 2
124/II	of OHC Units: a Board of Education Viewpoint	Sault Ste. Marie	Mar 21
129	Communication and Co-ordination	Roman Catholic Separate School Board, Sudbury	Feb 22
133	Development Controls	Lakehead Board of Education, Thunder Bay	Mar 8
159	Responsibilities of School Boards	Waterloo County Board of Education	Mar 12
161	Development limited by Provincial Education and Spending Policies	Lakehead District Roman Catholic Separate School Board	Mar 16
162	Developments and Schools	Sault Ste. Marie District Roman Catholic School Board	Mar 16
177	Housing Development: Size & Composition as Related to School Planning	Carleton Board of Education	Mar 16
179	Capital Costs of New Educational Facilities should be borne by the Homeowners or Developers	York County Board of Education, Aurora	Mar 19
199	Allocation of Land for School Sites	Frontenac County Board of Education	Mar 22
210	Subsidized Housing Affects School Enrolment	Metropolitan Separate School Board, Toronto	Mar 27

Boards of Education continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
218	Planning Controls on Housing Developments	Wellington County Board of Education, Guelph	Mar 29
219	Recommendations on Housing Policy	Board of Education for the Borough of North York	Mar 29
223	Housing Policy and Educational Services	Peel County Board of Education	Mar29
224	Development Without Board of Education Approval	Board of Education, Borough of Etobicoke	Mar 29
229	Educational Costs and Concentrations of Family Accommodation	Board of Education for the City of Toronto	Mar 30
230	Education and Planning	Board of Education for the Borough of York	Mar 30
250	A Board of Education Perspective of OHC Policy	Lincoln County Board of Education, St. Catharines	Apr 5
312	OHC Project Densities create Education Problems	Board of Education for the Borough of Scarborough	Apr 3

Housing Authorities

3	OHC-Tenant Purchase Plan	Mr. R.W. Riggs, OHC to Mr. S. Lewis, MPP	Dec 28
134	Restrictive local by-laws limit Public Housing	Sault Ste. Marie Housing Authority	Mar 8
154	Land, Banking, Home Ownership and Housing Companies	City of Windsor Housing Company	Mar 12

Housing Authorities continued...

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
166	OHC Policies Assisting to meet Local Demand for Housing	Kenora Housing Authority	Mar 16
188	Location & Composition of Public Housing	Thunder Bay District Authority	Mar 19
326	Responsibilities and Objectives of Housing Authorities	Association of Ontario Housing Authorities	Apr 12

Planning Boards

168	Recommended Provincial Housing Policies	Peterborough Planning Board & Council of the Corp. of the City of Peterborough	Mar 15
221	Cluster Housing & Other Recommendations	Oakville Planning Board	Mar 28
259	Rehabilitation and Integration of OHC Tenants	Borough of York Planning Board,	Apr 4
264	Causes of the Rising Cost of Housing	Gloucester Planning Board, Ottawa	April 5
267	Streamlining Development-Approval Procedure	Sault Ste. Marie and Area Planning Board	Mar 28
295	Role of Government in Housing - Kanata	March Township Planning Committee, Kanata	Mar 29

Special Housing Study Groups

<u>No.</u>	<u>Subject</u>	<u>From</u>	<u>Date Rec'd (1973)</u>
170	The Provincial Role: A Social Housing Policy	Task Force on Housing of the Social Planning Div. of Peel Community Services, Mississauga	Mar 15
203	A New Deal for Ontario Housing Tenants	Metro Task Force on Income Security & Human Development, Toronto. (Mr.R.Shriar, Chairman)	Mar 23
211	Views on Aspects of Housing Policy	Metro (Toronto) Housing Task Force	Mar 29
222	Housing Research	Mr. Alan O'Brien, Canadian Council on Urban & Regional Research, Ottawa	Mar 28

Miscellaneous

123	Government's Role in Housing in Rural Areas	Magnetawan Public Utilities Commission	Mar 2
276	Maintenance of Existing Housing	Algoma Health Unit	Mar 28
323	Housing Costs	Hamilton Area Compen- sation Association	Apr 12

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Appendix G

Newspaper Advertisements - Notices of Meetings
 February and March, 1973

<u>Municipality</u>	<u>Newspaper</u>	<u>Date</u>	<u>Public Meetings</u>
Hamilton	Spectator	Feb 28	Hamilton, Mar 9; London, Mar 13
Kenora	Miner & News	Mar 5	Kenora, Mar 14
Kingston	Whig Standard	Mar 16	Kingston, Mar 26; Ottawa, Mar 29
Kitchener - Waterloo	Record	Mar 2	Kitchener, Mar 7; Hamilton, Mar 9; London, Mar 13
London	Free Press	Mar 2	London, Mar 13; Windsor, Mar 5
Ottawa	Citizen	Mar 19	Kingston, Mar 26; Ottawa, Mar 29
Ottawa	Journal	Mar 21	Kingston, Mar 26; Ottawa, Mar 29
Ottawa	Le Droit	Mar 20	Kingston, Mar 26; Ottawa, Mar 29
Sudbury	Star	Mar 9	Sudbury, Mar 19; Timmins, Mar 21; Sault Ste. Marie Mar 15;
Thunder Bay	Times-News	Mar 6	Thunder Bay, Mar 12;
Thunder Bay	Chronicle- Journal	Mar 6	Thunder Bay, Mar 12;
Timmins	Press	Mar 12	Timmins, Mar 21; Sudbury, Mar 19; Sault Ste. Marie Mar 15;
Toronto	Globe & Mail	Mar 24	Mississauga Apr 2; Toronto, Apr 3; North York, Apr 4; Scarborough Apr 5;

Newspaper Advertisements - Notices of Meetings
February and March. 1973 continued....

<u>Municipality</u>	<u>Newspaper</u>	<u>Date</u>	<u>Public Meetings</u>
Toronto	Star	Mar 26	Mississauga, Apr 2; Toronto, Apr 3; North York, Apr 4; Scarborough, Apr 5;
Toronto	Sun	Mar 29	Mississauga, Apr 2; Toronto, Apr 3; North York, Apr 4; Scarborough, Apr 5;
Windsor	Star	Feb 27	Windsor, Mar 5; London, Mar 13;
Sault Ste. Marie	Star	Mar 7	Sudbury, Mar 19; Timmins, Mar 21; Sault Ste. Marie Mar 15
Sault Ste. Marie	Star	Mar 23	Sault Ste. Marie
	Revised	Mar 24	Mar 26; -

Appendix H

Radio and TV Stations - Spot Announcements Sent

Windsor	CKWW	Radio	Sault Ste.Marie	CJIC	Radio
	CKLW	Radio		CKCY	Radio
	CKLW	T.V.		CJIC	T.V.
Kitchener	CHYM	Radio	Sudbury	CHNO	Radio
	CKKW	Radio		CKSO	Radio
	CKCO	T.V.		CKSO	T.V.
Hamilton	CHAM	Radio	Timmings	CKEB	Radio
	CHML	Radio		CFCL	T.V.
	CKOC	Radio	Moosonee	CBC	Radio
	CHCH	T.V.	Kingston	CKLC	Radio
Thunder Bay	CFPA	Radio		CKWS	Radio
	CJLX	Radio		CKWS	T.V.
	CKPR	Radio	Ottawa	CFGO	Radio
	CHFD	T.V.		CFRA	Radio
	CKPR	T.V.		CKOY	Radio
London	CFPL	Radio		CBOT	T.V.
	CJBK	Radio		CJOH	T.V.
	CKSL	Radio	Toronto Area	CFRB	Radio
	CFPL	T.V.		CFTR	Radio
Kenora	CJRL	Radio		CHIN	Radio
				CHUM	Radio
				CKEY	Radio
				CKFH	Radio
				Cable	T.V.
				CFTO	T.V.
				CITY	T.V.
				CBC	T.V.

Appendix I

Sample Flyer for OHC Tenant Meetings



GOVERNMENT OF ONTARIO

**TASK FORCE ON HOUSING
PUBLIC MEETING
FOR ALL O.H.C. TENANTS**

The Task Force would like to hear your comments and suggestions about O.H.C. housing projects and Government housing policies.

Meetings will be held at the following places:

**Central Secondary School
509 Waterloo Street
London**

Wed. March 14, 7.30 p.m.

**Sheppard Public School
300 Weber Street East
Kitchener**

Wed. March 7, 8.00 p.m.

Eli Comay, Chairman
Advisory Task Force on Housing Policy
5th Floor Hearst Block · 900 Bay Street · Toronto · Ontario · M7A 1A2

Appendix J

List of Public Meetings

<u>Date</u>	<u>Municipality</u>	<u>No of Speakers</u>	<u>Type of Meeting</u>	<u>Attendance</u>
Feb 19	Etobicoke	1	OHC	1
20	Scarborough	5	OHC	25
21	North York	14	OHC	100
22	Toronto (Regent Park)	13	OHC	80
Mar 5	Windsor	4	Municipal	15
5	Windsor	8	Public	30
6	Windsor	17	OHC	100
7	London	8	Municipal	15
7	Kitchener	7	Public/OHC	100
8	Hamilton	2	Municipal	4
8	Hamilton	13	OHC	80
9	Kitchener	5	Municipal	20
9	Hamilton	8	Public	35
12	Thunder Bay	17	Public	125
13	Thunder Bay	7	Municipal	15
13	Thunder Bay	3	OHC	23
13	London	17	Public	60
14	London	11	OHC	50
14	Kenora	8	Municipal	9
14	Kenora	17	Public	30
19	Sudbury	5	Public	15
20	Sudbury	7	Municipal	25
20	Sudbury	3	OHC	35
21	Timmins	8	Municipal	20
21	Timmins	11	Public	125
22	Moose Factory	N.A.	Public	75
22	Moosonee	8	Public	40

List of Public Meetings continued...

<u>Date</u>	<u>Municipality</u>	<u>No. of Speakers</u>	<u>Type of Meeting</u>	<u>Attendance</u>
Mar 26	Sault Ste. Marie	10	Municipal	15
26	Sault Ste. Marie	10	Public	65
26	Kingston	11	Public	36
27	Kingston	10	Municipal	25
27	Kingston	8	OHC	16
28	Ottawa	13	OHC	120
29	Ottawa	8	Municipal	19
29	Ottawa	10	Public	120
Apr 2	Queen's Park	10	Industrial	24
2	Mississauga	10	Public	30
2	North York	13	OHC	105
3	Queen's Park	11	Municipal	15
3	Queen's Park	8	Municipal	9
3	Toronto	15	Public	100
4	Queen's Park	8	Municipal	14
4	Queen's Park	5	School Boards	20
4	North York	8	Public	30
5	Queen's Park	7	Professional	11
5	Scarborough	11	Public	35
5	Etobicoke	15	OHC	90
12	Queen's Park	8	Municipal	9

Appendix K

Task Force Meetings with Housing Authorities

<u>Date</u>	<u>Location</u>	<u>Authorities Represented</u>	<u>No. of Reps</u>
March 6	Windsor	Windsor	3
		Sarnia	1
		Amherstburg	2
March 9	Hamilton	Hamilton	6
		Cambridge	2
		Niagara Falls	2
March 12	Thunder Bay	Thunder Bay	7
March 14	London	London	7
		St. Thomas	3
		Delhi	1
		Association of Ontario Housing Authorities	1
March 14	Kenora	Kenora	3
March 20	Sudbury	Sudbury	3
		North Bay	3
March 29	Ottawa	Ottawa	5
		Smiths Falls	2
		Brockville	1
		Cornwall	1
			<hr/>
			53
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ONTARIO ADVISORY TASK FORCE ON HOUSING POLICY

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Roger Davidson, Toronto
Gerard Duffy, Sault Ste. Marie
Donna Gamble, Windsor
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